

CHAPTER

6

HOUSING ELEMENT

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CHAPTER

6

HOUSING ELEMENT

INTRODUCTION

The General Plan Housing Element is designed to provide the City with a coordinated and comprehensive strategy for promoting the production of safe, decent, and affordable housing within the community.

ROLE AND ORGANIZATION OF THE HOUSING ELEMENT

The Housing Element is one of seven mandatory General Plan elements. It identifies ways in which the housing needs of existing and future residents can be met. Consistent with State Housing Element laws, it must be updated every five years unless otherwise extended by legislation. This Housing Element covers a period extending from July 1, 2008 to June 30, 2014.

The Housing Element consists of the following major components:

- An introduction of the purpose and organization of the Housing Element
- An analysis of the City's demographic and housing characteristics and trends
- A review of potential market, governmental, and environmental constraints to meeting the City's identified housing needs
- An evaluation of land, administrative, and financial resources available to address the housing goals

- A review of past accomplishments under the previous Housing Element
- A Housing Plan to address the identified housing needs, including housing goals, policies, and programs

STATE REQUIREMENTS AND LEGISLATIVE CHANGES

The California Legislature has determined that a primary housing goal for the State is ensuring every resident has a decent home and suitable living environment. Section 65580 of the California Government Codes describes the goal in detail:

- a. The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farm-workers, is a priority of the highest order.
- b. The early attainment of this goal requires cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
- c. The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of the government.
- d. Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for housing needs of all economic segments of the community.
- e. The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs.

State law requires housing elements to be updated every five years to reflect a community's changing housing needs, unless such timeline is otherwise extended by State legislation. The Government Code also requires that each draft Housing Element be reviewed by the California Department of Housing and Community Development and that the Department's findings be incorporated prior to adoption, or that specified findings be made in response to the Department's comments.

In response to changing State laws pertaining to the housing element, this updated Housing Element addresses recent changes to State Housing Element laws that are intended to facilitate and expedite the construction of affordable housing:

- Extremely Low Income – AB2635 requires local jurisdictions to assess the housing needs of extremely low-income households, in addition to the established requirement to examine the needs of very-low, low-, and moderate-income households. Extremely low-income are those that earn 0 to 30 percent of the Area Median Income. The community needs assessment includes extremely low-income households in discussions on housing need.
- Land Inventory and Analysis – AB2348 (Chapter 724) amended housing element law to include more specific requirements for the content of the land inventory and analysis section. Specifically, the land inventory must include site-specific listing of available land inventory, including the parcel number or “unique” reference. The land inventory is included at the end of the Element in Table H-48.
- Constraints for Persons with Disabilities – SB520 requires that housing elements identify potential and actual constraints upon the development, maintenance, and improvement of housing for persons with disabilities. The Constraints section addresses possible constraints for housing for persons with disabilities.
- Emergency Shelters – SB2, Chapter 633 requires that local government assess homeless need and identify opportunities for addressing this need. Program 7 is included in the Housing Plan to comply with State law.

RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

The Torrance General Plan consists of the following elements: Land Use, Housing, Circulation and Infrastructure, Community Resources, Safety, and Noise, as well as an Implementation Program. The Housing Element builds upon the other Elements, and is consistent with the General Plan’s policies and proposals. The Housing Element draws upon the development capacity levels given in the Land Use Element to determine the appropriate location for affordable housing development.

PUBLIC PARTICIPATION

Also, as part of the comprehensive update of all General Plan elements commencing in 2004, the City conducted more than ten public meetings/workshops with the Planning Commission, and residents provided input at a community open house held at the City Yard in June of

2005. The public was invited to participate and comment of the Housing Element at a public workshop held before the Planning Commission on August 27, 2008. Twenty-one community members attended the meeting. To reach all economic segments of the community, the following non-profit and community services organizations were contacted during the preparation of the Housing Element and invited to review the draft Housing Element and attend the Housing Element workshop to provide comments.

- Salvation Army “His House Family Services”
- Rebuilding Together South Bay Los Angeles
- Kenny Nickelson Memorial Foundation for Homeless Veterans and Children Inc.
- L.A. County Department of Children and Family Services
- Social Vocational Services (SVS) Torrance Office – 208th Street
- Social Vocational Services (SVS) Torrance Office – Crenshaw Boulevard
- Social Vocational Services (SVS) Torrance Office – Torrance Inclusion Center
- Social Vocational Services (SVS) Torrance Office – South Bay Independent Visions
- Catholic Charities
- Disabled Resource Center
- Focal Point on Aging
- The Arc – South Bay
- South Bay Senior
- Torrance Unified School District – Foster Youth and Homeless Liaison
- Harbor Regional Center
- Access Community Housing
- Episodes International
- Retired and Senior Volunteer Program (R.S.V.P.)
- Westside Center for Independent Living
- Home Instead Senior Care Veterans Salute Program
- Waltheria Senior Citizens Center
- Tillim Senior Citizens Center
- Bartlett Senior Citizens Center
- Shelter Partnership

During the 21 General Plan Update workshops, dozens of stakeholder interviews, nine commission and six homeowner association outreach meetings, Community Open House, and Strategic Plan Update meetings held over the past four years, housing comments were received from current and former City Council members and commissioners, housing advocates, representatives of homeowners groups, residents, and the business community. Speaking at the August 27, 2008 Planning Commission Workshop, a representative from Focal Point on Aging suggested a City-sponsored clearinghouse or directory to help seniors share their homes with renters or for in-kind services such as housekeeping

and cooking. The suggestion has been folded into Program 4 of the Housing Plan. As part of the General Plan workshops several residents indicated that a lack of affordable housing precluded their children from staying in the City once they formed their own households. This concern is addressed by Programs 3, 4, and 10 which encourage affordable housing, housing assistance, and preservation of existing affordable housing. Additional suggestions included establishing a program for assisting first-time home buyers and a program for home sharing to reduce housing cost for seniors, college students, recently divorced, and people with fixed incomes as funding became available. These suggestions are folded into Policies H.2.1 and H.1.2. The Strategic Plan Update Committee also recognized the opportunity to convert older, obsolete office buildings to workforce rental housing and mixed-use development.

In addition to the public workshop, the public was given the opportunity to review the Draft General Plan, including the Housing Element, from November 2008 through the fall of 2009. The public was also invited to attend two public workshops to review the proposed General Plan in its entirety and EIR. The public commented at workshops and public hearings before the Planning Commission and City Council during September 2009 and February 2010.

DATA SOURCES

Data from a variety of resources inform the crafting of the Housing Element. One of the most cited sources is the 2000 Census; the Census, though dated, provides consistent demographic characteristics that are widely accepted. California Department of Finance 2007 Population and Housing Estimates supplement the 2000 Census data. Additional information has been drawn from the 2004 Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data is based on special tabulations for the U.S. Department of Housing and Urban Development (HUD) from sample Census data.

1. COMMUNITY NEEDS ASSESSMENT

1.1 INTRODUCTION

Like many residents of communities throughout the South Bay and Southern California, Torrance residents face significant issues regarding housing availability and affordability. Key concerns are a high demand for housing and limited opportunities for new residential development. Being an older City in the midst of a well-established area, Torrance is virtually built out, with limited land available for future residential development. As a result, Torrance and many built-out communities in California have experienced a tight housing market for several years, with home prices skyrocketing and rents increasing dramatically. The City's reputation for quality schools and neighborhoods has contributed to the high demand and cost for housing in Torrance. Concerns about cost and availability are magnified for special needs groups such as seniors, large families, and disabled residents who face severe limitations in their ability to find decent housing due to physical or economic constraints.

The Housing Needs Assessment presents information that forms the basis for the objectives, policies, and programs that seek to address housing needs. This assessment addresses population characteristics, employment patterns, and income levels. The information illustrates how Torrance has grown and changed, and identifies patterns and trends that serve as the basis for defining the City's housing policies and programs. Projections are also provided to show how the community is expected to change over the next two decades. To provide a regional context, conditions in Torrance are compared with surrounding communities and Los Angeles County in general.

The data used in this needs assessment has been collected from a variety of sources, including the U.S. Census Bureau (1990 and 2000 Census, 2006 American Community Survey), California Department of Finance, and Southern California Association of Governments. For demographic data, estimates are used to show changes in conditions since the 2000 U.S. Census. Many of these estimates (such as the 2006 American Community Survey) are shown solely as percentages, as the raw numbers carry a significant margin of error, especially for smaller geographies such as cities. Nonetheless, the percentages give a general indication of population and employment trends. The information contained in the 2004 Comprehensive Housing Affordability Strategy (CHAS) for Torrance is based on special

tabulations from sample Census 2000 data for the U.S. Department of Housing and Urban Development (HUD). Thus, the number of households in each category often deviates slightly from 100 percent due to extrapolations to the total household level. Because of this, interpretations of CHAS data should focus on proportions and percentages, rather than on precise numbers.

1.2 POPULATION TRENDS

Torrance's proximity to the coast, location near regional freeways, and stable residential neighborhoods make the City an attractive destination for homebuyers and renters. As demand for housing grows in this built-out City, housing need must be met through redevelopment, infill development, and neighborhood revitalization. To clarify the type of housing that will be needed to meet future demand, Housing Element law requires an assessment of population and employment trends. Characteristics such as age, ethnicity, and employment influence the type and cost of housing needed or in high demand in the City. Tracking demographic changes can also help the City better respond to or anticipate changing housing demand.

1.2.1 POPULATION GROWTH

Torrance founded in 1912 and incorporated in 1921 with a population of 1,649. The City's founders touted Torrance as "a balanced city," with housing development occurring in tandem with industrial development so that employees could live close to work. Early residential development trends in Torrance generally followed the pattern of the greater Los Angeles regions, with the largest population surge occurring in the post-World War II years. Between 1950 and 1960, the population more than quadrupled and the housing stock grew by eightfold. During that time, housing production rates outpaced population growth because of a significant decrease in household size. In 2000, the Census Bureau indicated that the City had reached a population of 137,946. More current population estimates place the City's population at 147,405 (City of Torrance Economic Development Office), with slightly more women (50.4%) than men (49.6%) (2006 American Community Survey). Between 1990 and 2007, Torrance's population increased by 12 percent, the majority of which occurred between 2000 and 2007. This population change closely paralleled the experiences of many surrounding communities and was only slightly less than the increases for the County as a whole.

Table H-1
Population Growth: Torrance and Surrounding Cities, 1990-2007

Jurisdiction	1990	2000	2007	% Change 1990-2007	% Change 2000-2007
Torrance	133,107	137,946	148,558	12%	8%
Carson	83,995	89,730	98,178	17%	9%
Gardena	49,847	57,746	61,947	24%	7%
Hawthorne	71,349	84,112	89,080	25%	6%
Hermosa Beach	18,219	18,566	19,474	7%	5%
Los Angeles	3,485,398	3,694,820	4,018,080	15%	9%
Lomita	19,382	20,046	21,009	8%	5%
Manhattan Beach	32,063	33,852	36,573	14%	8%
Redondo Beach	60,167	63,261	67,495	12%	7%
Los Angeles County	8,863,164	9,519,338	10,331,939	17%	9%

Source: U.S. Census 1990, 2000 and California Dept. of Finance, 2007

Estimates of future growth indicate a moderate yet steady increase in population over the next 20 years. The Southern California Association of Governments (SCAG) estimates that the population of Torrance will top 157,029 by the year 2030, an average population increase of 0.3 percent per year. The average annual population increase for Torrance between 1980 and 2000 was 0.3 percent.

Table H-2
Population and Housing Growth 1940-2030

Year	Population		Housing Units	
	Number	% Growth from Previous Decade	Number	% Growth from Previous Decade
1940	9,950	--	2,313	--
1950	22,241	124%	3,457	49%
1960	100,991	354%	28,704	730%
1970	134,584	33%	45,293	58%
1980	129,881	-3%	50,982	13%
1990	133,107	2%	54,957	8%
2000	137,946	4%	55,967	2%
2007	147,405	7%	57,404	3%
2020	151,286	3%	N/A	--
2030	157,029	4%	N/A	--

Sources: Torrance Housing Element 2001, U.S. Census 1990, 2000, 2007 City of Torrance Economic Development Office, 2007 California Department of Finance, 2004 SCAG RTP Projections

1.2.2 AGE

Population age distribution serves as an important indicator of housing needs, as housing needs and preferences change as an individuals or households grow older. Young families tend to focus more on cost and the ability to become first-time homebuyers. Cost and access to services are important to seniors because they may be on fixed incomes and have mobility limitations. Table H-3 shows the age distribution of Torrance residents. Currently, young adults 25-44 years old constitute the largest age group, at 32 percent, followed by the 45-64 years old group, at 24 percent. Since 1990, the proportion of residents within the college and young adult age groups has been declining, a trend seen nationwide.¹ The middle-age group (45-64 years old), on the other hand, has increased consistently. This trend shows that the City's residents are becoming older in general, as evidenced by the increasing median age in the City. An aging population indicates that in the future, demand will be higher for smaller housing units and housing programs such as housing repair services for seniors.

**Table H-3
Age Distribution**

	1990		2000		2006
	Number	Percent	Number	Percent	Percent
Age group					
Preschool (0-4 years)	8,014	6%	7,834	6%	6%
School Age (5-17 years)	19159	14%	23,906	17%	18%
College Age (18-24 years)	12273	9%	9,338	7%	6%
Young Adult (25-44 years)	47857	36%	44,627	32%	32%
Middle Age (45-64 years)	29904	22%	32,814	24%	24%
Senior Adults (65+ years)	15900	12%	19,427	14%	14%
Total	133,107	100%	137,946	100%	100%
Median Age	35.6		38.7		39.2

Source: U.S. Census 1990, 2000 and American Community Survey 2006

1.2.3 RACE AND ETHNICITY

Table H-4 shows the racial/ethnic distribution of population in Torrance. The City has become more racially and ethnically diverse since 1990, a trend seen throughout California. In 2006, Whites were the most prevalent group in the City at 43 percent, followed by Asian/Pacific Islanders at 33 percent. The increase of Asians and Hispanics in Torrance since 1990 has been accompanied by a considerable decrease in the White population.

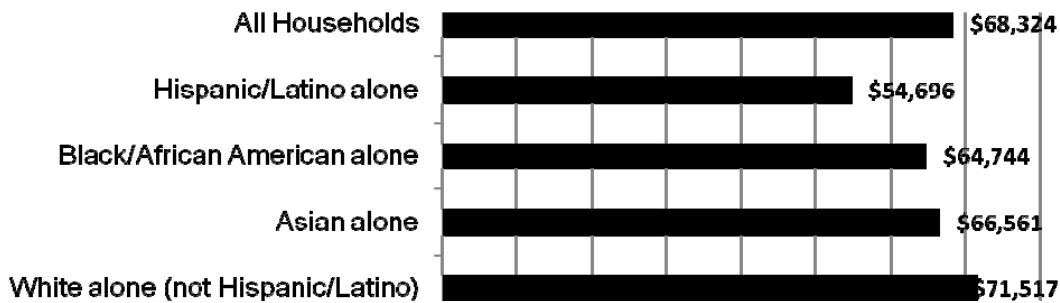
¹ Profile of the California Young Population (Age 16-24). California State Library. Rosa Maria Moller Ph.D. 2004

**Table H-4
Race and Ethnicity by Person**

Racial/Ethnic Group	1990		2000		2006	
	Torrance	Los Angeles County	Torrance	Los Angeles County	Torrance	Los Angeles County
White	66%	41%	52%	31%	43%	29%
Hispanic	10%	38%	13%	45%	18%	47%
Black	1%	11%	2%	9%	2%	9%
Asian/Pacific Islander	22%	10%	28%	12%	33%	13%
Other	0%	0%	4%	3%	5%	2%
Total	100%	100%	100%	100%	100%	100%

Source: U.S. Census 1990, 2000 and American Community Survey 2006

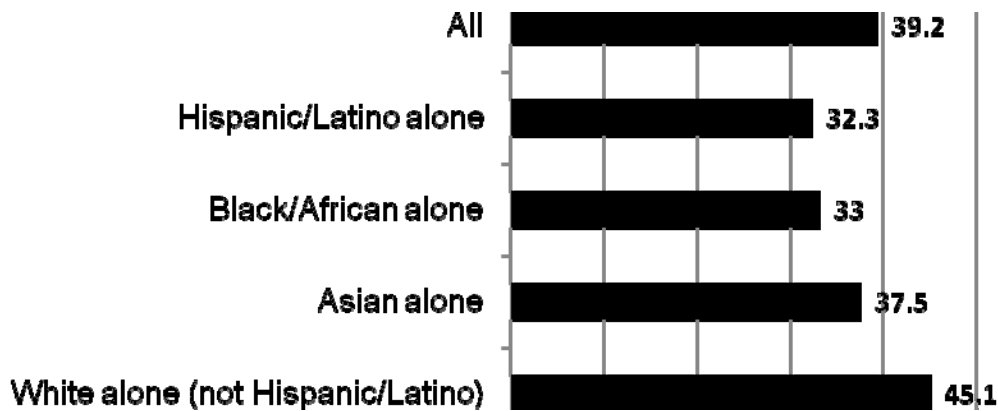
Ethnic diversity also influences other demographic characteristics such as age, family and household size, and income. Figure H-1 shows that minority households, especially Hispanic households, had lower median earnings than Whites and the Torrance population as a whole.



Note: Median earnings represent incomes earned during the 12 months prior to the 2005 American Community Survey. Source: U.S. Census American Community Survey 2006

**Figure H-1:
Median Earnings by Race/Ethnicity, 2006**

Age distribution also varies significantly by race and ethnicity (Figure H-2), as the average age of Hispanic and Black residents in the City tends to be younger than that of Asian and White residents. The City's median age, as shown previously in Table H-3, has increased slightly, from 38.7 in 2000 to 39.2 in 2006. On one hand, the population in general is aging, as the long-established White population is aging in place. However, the proportion of non-White persons, most of whom are younger, is increasing. These two factors working together have kept the median age in the City from rising significantly.



Source: U.S. Census American Community Survey 2006

**Figure H-2:
Median Age by Race/Ethnicity, 2006**

1.3 HOUSEHOLD CHARACTERISTICS

Household type and size, income level, the presence of persons with special needs, and other household characteristics may affect access to and demand for housing and housing programs. This section details the various household characteristics in Torrance.

1.3.1 HOUSEHOLD TYPE AND SIZE

Household characteristics and types can impact the type of housing needed. For instance, single-person households often occupy smaller apartment units or condominiums, such as studio and one-bedroom units. Married couples often prefer larger single-family homes, particularly if they have children. This underscores the need to provide a diversity of housing opportunities to provide households of different ages and types the opportunity to live in Torrance.

The U.S. Census Bureau defines a household as all of the people who occupy a housing unit. A household is different than a housing unit, as a housing units are living quarters (homes, apartments, mobile homes, etc.). A household refers to the group of persons living in a housing unit.

In 2000, there were 54,542 households in the City. Based on Table H-5, Torrance appears to be a stable family-oriented community, with two-thirds of all households classified as families. The City has a similar proportion of family households compared to the County (68 percent), the State (69 percent), and the nation (68 percent). This proportion has remained relatively stable since 1990, with slight decrease in the proportion of family households in 2000, but an increase in 2006. However, the proportion of families with children has decreased significantly since 1990, possibly indicating an aging population where family members have left to form their own households. This trend parallels the increasing median age in the City. In 2006, 29 percent of all households were comprised of single persons.

**Table H-5
Household Characteristics**

Household Type	1990		2000		2006
	Number	Percent of Total	Number	Percent of Total	Percent of Total
Total Households	52,615	100.0%	54,542	100.0%	100.0%
Families	35,340	67.2%	36,276	66.5%	67.8%
with children	25,023	47.6%	18,253	33.5%	34.4%
with no children	10,317	19.6%	18,023	33.0%	33.4%
Non-Families	17,275	32.8%	18,266	33.5%	32.2%
Singles	13,286	25.3%	15,005	27.5%	29.4%
Others	3,989	7.6%	3,261	6.0%	2.6%
Average Household Size	2.4		2.51		2.6
Average Family Size	3.04		3.1		3.19
Renter-Occupied	53.9		42.9		43.3
Owner-Occupied	41.8		54.6		56.7

Source: U.S. Census 1990, 2000 and American Community Survey 2006

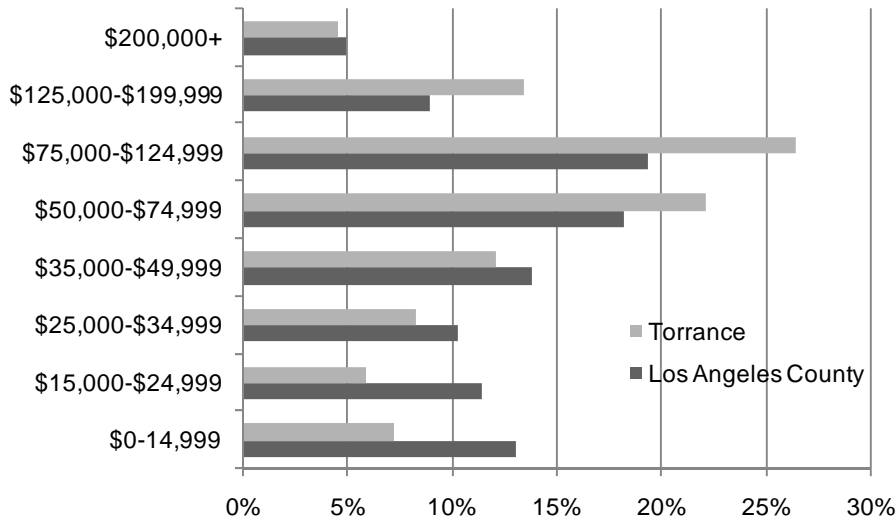
Household size and composition are often two interrelated factors. Communities with a large proportion of families with children tend to have a large average household size. In Torrance, however, the proportion of families with children has decreased while the average family size has slightly increased since 1990. The modest increase in family size may be correlated to an increase in the proportion of families with extended family members sharing the home and is balanced by the increase in the senior population, who tend to have a smaller average family size.

1.4 INCOME AND EMPLOYMENT

1.4.1 INCOME PROFILE

Household income is the most important, although not the only factor, affecting housing opportunity because it determines a household's ability to purchase or rent housing and balance housing costs with other necessities. Income levels can vary considerably among households, affecting preferences for tenure, location, and housing type. While higher income households have more discretionary income to spend on housing, low- and moderate-income households have a more limited choice in the housing they can afford.

The median household income in Torrance was \$56,489 according to the 2000 Census, significantly higher than the median household income for Los Angeles County (\$42,189). In 2006, the City's median income is estimated to have increased substantially to \$68,324. Figure H-3 shows that overall, Torrance has a larger proportion of residents earning between \$50,000 and \$200,000 than the County, and a smaller proportion of residents earning less than \$50,000 per year.



Source: U.S. Census American Community Survey 2006

**Figure H-3:
Household Income Distribution, 2006**

For housing planning and funding purposes, the State Department of Housing and Community Development (HCD) uses five income categories to evaluate housing need based on the Area Median Income (AMI) for the metropolitan area:

- Extremely Low-Income Households earn between 0 and 30% of AMI
- Very Low-Income Households earn between 31 and 50% of AMI
- Low-Income Households earn between 51 and 80% of AMI
- Moderate-Income Households earn between 81 and 120% of AMI
- Above Moderate-Income Households earn over 120% of AMI

The CHAS special Census tabulations developed for HUD provide a specific breakdown of household income adjusted for family size. As shown in Table H-6, moderate- and above-moderate-income households comprise the largest share of all households, and the low-income households comprise the second largest category. According to the 2000 CHAS, less than 7 percent of the City's total households are classified as extremely low income (0-30% of AMI), less than 7 percent are classified as very low income (31-50% of AMI), and approximately 11 percent were classified as low income (51-80% AMI). Over three-quarters of the City's households had incomes above 80 percent of the median household income in 2000. Compared with the County, Torrance had a significantly lower proportion of low-income households.

Table H-6
Households by Income Category

Household Type	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Moderate/ Above Moderate Income (81% +)
Torrance	6.6% (3,572 households)	6.7% (3,642 households)	10.7% (5,823 households)	76% (41,427 households)
Los Angeles County	13.2%	11.3%	15.6%	59.9%

Source: HUD CHAS Data Book, 2004 (Based on 2000 Census)

Tenure is closely correlated with income, as those households with lower incomes most usually cannot afford to buy a home. Consistent with this fact, renters in Torrance earned lower incomes overall, with about 20 percent earning less than half the median income for the County. There was a significant difference between renter and owner households, as the proportion of owners earning less than half the median income was only 8 percent. Elderly renters are shown to be in the most precarious financial situation, with nearly half earning less than 50 percent of the median income.

**Table H-7
Tenure By Income Category by Household Type**

Household Type	Extremely Low Income (0-30%)	Very Low Income (31-50%)	Low Income (51-80%)	Moderate/ Above Moderate Income (81% +)
Renter-Occupied Households				
Elderly (62+ years)	24%	22%	16%	39%
Small Families (2-4 persons)	7%	7%	13%	73%
Large Families (5+ persons)	9%	10%	21%	60%
Others	11%	7%	12%	70%
Total Renters	11%	9%	14%	66%
Owner-Occupied Households				
Elderly (62+ years)	7%	10%	16%	67%
Small Families (2-4 persons)	1%	2%	4%	92%
Large Families (5+ persons)	1%	2%	7%	90%
Others	5%	3%	8%	85%
Total Owners	3%	5%	8%	84%
Total Households	7%	7%	11%	76%

Source: HUD CHAS Data Book, 2004 (Based on 2000 Census)

CHAS tabulations also highlight income disparities between racial/ethnic groups. The CHAS data reveals that White households are slightly less likely to have lower incomes (earning less than 80% Median Family Income (MFI)) than the population at large - 22 percent of White households versus 24 percent of the population at large. In comparison, the proportions of Hispanic and Black households that are low-income are comparably higher (30 and 35 percent, respectively).² Because a larger share of Hispanic and Blacks earn lower income, these groups would be expected to pay a larger share of income toward housing and have a higher proportion of renters, as opposed to homeowners. Moreover, for those able to afford a home, housing overpayment may be more prevalent.

1.4.2 EMPLOYMENT TRENDS

Located in a strong and diversified employment market, Torrance residents benefit from convenient access to jobs and a high demand in occupations that serve the City's residents. In August 2007, Los Angeles County had a moderate unemployment rate (4.9 percent), less than that of the state (5.4 percent). In Torrance, unemployment was only 2.5 percent. In 2007, the State Employment Development Department estimates that Torrance has a labor force of approximately 81,500 persons,³ or nearly 2 percent of the County's total labor force.

² CHAS data specific to Asians and Pacific Islanders is unavailable for Torrance.

³ Labor Force Data for Sub County Areas. August (Preliminary) 2007. California Employment Development Department

Table H-8 shows the type of occupations held by Torrance residents. Between 2000 and 2006, there was an increase in the proportion of residents in service occupations and a decrease in construction and maintenance jobs. This is an important trend, as service occupations have the lowest earnings (Table H-9). Torrance residents proportionally hold more managerial/professional jobs than the County (46 percent compared to 33 percent), and less service occupations (11 percent compared to 17 percent).

Table H-8
Employment by Occupation

Occupation	2000	2000	2006
	Employees	% of All Jobs	% of All Jobs
Managerial/Professional	30,905	46%	46%
Sales and Office	20,284	30%	30%
Service Occupations	6,817	10%	11%
Production/Transportation	5,368	8%	8%
Construction/Maintenance	4,174	6%	4%
Farming, Forestry, Fishery	25	.03%	.07%
Total Jobs	67,573	100%	100%

Source: U.S. Census 2000 and American Community Survey 2006

Table H-9 shows that overall, median earnings for Torrance residents were higher than in the County as a whole in all categories of occupations. In particular, residents with sales and office, service, and production/transportation jobs made considerably more than all workers in the County in those occupations.

Table H-9
Median Earnings by Occupation

Occupation	Torrance	Los Angeles County
All Jobs	\$52,426	\$36,206
Managerial/Professional	\$66,998	\$60,603
Sales and Office	\$43,385	\$34,372
Service Occupations	\$36,446	\$21,492
Production/Transportation	\$41,419	\$27,590
Construction/Maintenance	\$36,783	\$31,083
Farming, Forestry, Fishery	N/A	\$18,199

Source: American Community Survey 2006

Table H-10 identifies major private employers located in the City, including five companies that employ over 1,000 individuals.

Table H-10
Top 10 Private Employers in Torrance - 2007

Business Name	Number of Employees
Toyota Motor Credit\Corporation	3,264
American Honda Motor Co. Inc.	1,639
Alcoa Fastening Systems	1,164
Honeywell Aerospace\Equipment Systems	1,149
Robinson Helicopter Co.	1,143
Motor Car Parts & Accessories Inc.	840
ExxonMobil Oil Corporations	675
Hi Shear Corporation	661
L-3 Communications Electron Tech, Inc.	648
ADECCO North America LLC	562

Source: City of Torrance Finance Department, 2007

1.5 SPECIAL NEEDS GROUPS

Certain groups have more difficulty finding decent, affordable housing due to their special circumstances. Special circumstances may be related to one's income earning potential, family characteristics, the presence of physical or mental disabilities, or age-related health issues. As a result, certain groups typically earn lower incomes and have higher rates of overpayment for housing, or overcrowding. A central goal of the Housing Element is to assist persons with special needs in meeting their housing needs.

1.5.1 ELDERLY

The elderly are a large and rapidly growing segment of the population in Torrance. Specific housing needs of the elderly include affordable housing, supportive housing (such as intermediate care facilities), and other housing that includes a planned service component. In 2000, there were 19,427 senior persons in Torrance, a significant increase from the 1990 population (15,900). Of the 19,427 seniors, over 9,000 are considered frail elderly (over the age of 74). The 2006 American Community Survey estimates that between 2000 and 2006, the senior population in Torrance has remained stable at 14 percent of the population.

Many elderly persons have limited income potential, as they are most often retired and have fixed incomes (retirement funds and Social Security income). The elderly population in 2006 had a median income of \$44,511, according to the 2006 American Community Survey, which is considered moderate income for a one-person household. According to the 2000 Census, there are 11,902 elderly households in Torrance. Over three-

quarters of these households live in owner-occupied units, and only 22 percent are renters. The 2004 CHAS report revealed that more than half of renting seniors paid more than 30 percent of their income on housing, experiencing a housing cost burden. While the majority of seniors are homeowners, the percentage of renter seniors who overpaid was much higher than the average (36 percent). In 2000, over one-third of the elderly population was disabled. Despite the large number of seniors who have disabilities, 42 percent live alone, according to the U.S. Census. In response to the increasing housing needs of seniors in the City, Torrance has approved 11 senior housing projects, totaling over 900 new, ownership senior units to be constructed in the near future.⁴

1.5.2 DISABLED

Both mentally and physically disabled residents face housing access and safety challenges. Disabled people, in most cases, are of limited incomes, often receiving Social Security income only, with housing costs taking the majority of their monthly income. Because people with disabilities spend a higher percentage of income on housing, overcrowding is frequent as housing expenses are shared with others, oftentimes live-in caretakers. In addition, the adults often have the problems of securing and paying for childcare. They may have the further burden of obtaining an education or training for themselves to increase their incomes and their ability to find affordable housing. In addition, disabled persons may face difficulty finding accessible housing (housing that is made accessible to people with disabilities through the positioning of appliances and fixtures, the heights of installations and cabinets, layout of unit to facilitate wheelchair movement, etc.).

California State Code Title 24 requires all multiple-family residential developments of three or more units, and stacked condominium developments of four or more units, to be accessible to disabled persons. However, because Title 24 regulations were not in effect at the time that many of the City's housing units were constructed, it is likely that there exists a shortage of housing units accessible to people with disabilities. This suggests the need to continue the City's home improvement program.

Many Torrance residents have personal disabilities that prevent them from working, restrict their mobility, or make it difficult to care for themselves. In 2000, 16 percent of the population reported a disability. A significant proportion of the senior population (37 percent) is disabled. American Community Survey 2006 data indicate that the proportion of Torrance residents with a disability is 11 percent. While the 2006 data shows a similar disability distribution by age as the 2000 data, the significant drop in the

⁴ Citywide Traffic Analysis, 2007. Chapter Three, Table 3-1 List of Approved Projects. City of Torrance

total proportion of disabled residents should be evaluated cautiously, as it may be due to the wide margin of error.

Table H-11
Disability by Age

Age Group	2000			2006
	Total Persons	Persons with a Disability	% of Total Age Group	% of Total Age Group
5-15 Years	20,416	940	5%	4%
16-64 Years	90,238	12,727	14%	7%
Over 65 Years	18,807	7,275	39%	37%

Source: U.S. Census 2000 and American Community Survey 2006

1.5.3 FAMILIES

State law identifies two specific family groups as having special housing needs – large families/households and families with female heads of households. The reasons for their special need status varies and may include lower income status, the presence of children, and the need for financial assistance, as well as the availability of suitably sized housing.

Table H-12
Special Needs Households

Data Year	Characteristics	Large Households	Female-Headed Households	Female-Headed Households with Children
2000	Total Households	4,753	5,388	2,649
	% of all households	9%	10%	5%
	Renters	39%	56%	74%
	Owners	61%	44%	26%
2006	% of all households	3%	11%	8%
	Renters (% of all HH)	43%	47%	57%
	Owners (% of all HH)	57%	53%	43%

Source: U.S. Census 2000 and American Community Survey 2006

LARGE HOUSEHOLDS

In general, large households (with five or more members) are identified as a group with special housing needs based on the limited availability of adequately sized, affordable housing units. Large households are often of lower income, frequently resulting in the overcrowding of smaller dwelling units and in time, accelerating unit deterioration.

The 2000 Census reported 4,753 large households with five or more members in Torrance, of which 61 percent owned a home. These households are usually families with more than two children or families with extended family members such as in-laws or grandparents living in the

same housing unit. According to CHAS data, 48 percent of large-family owners and 79 percent of large-family renters experienced one or more housing problems. Housing problems include overcrowding, cost burden, and substandard conditions. The 2006 American Community Survey indicated a two percent decrease in the proportion of large families in the City.

FEMALE-HEADED HOUSEHOLDS

Single-parent households require special consideration and assistance because of the greater need for day care, health care, and other services. Female-headed households with children in particular tend to have lower incomes, thus limiting housing availability for this group. In addition, these households have a greater need for accessible daycare and other supportive services. The City's Parks and Recreation Department offers low-cost after-school and before-school childcare at many of the elementary and middle schools.

In 2000, 5,388 female-headed households lived in Torrance, representing 10 percent of all households. Female-headed households with children made up five percent of all households. 2006 data indicate that the proportion of female-headed households has increased by one percent since 2000, and female-headed households with children has increased significantly, now representing 8 percent of the Torrance population.

1.5.4 HOMELESS PERSONS

Homeless persons often have a very difficult time finding housing once they have moved from a transitional housing or other assistance program. The 2007 Greater Los Angeles Homeless Count conducted by the Los Angeles Homeless Services Authority (LAHSA) revealed a population of approximately 73,000 homeless in Los Angeles County on a single night survey. The study projected that 141,737 persons are homeless annually in Los Angeles County.⁵ City records indicate that there are few homeless persons or families in Torrance. A local organization, His House Family Services, a local service provider sponsored by the Salvation Army estimates that there are about 100 homeless persons in Torrance⁶. However, another sector of homeless that are much less visible than those in shelters and on the streets is the informal homeless sector. These people are much harder to enumerate, as they stay with friends and relatives, in motels and other informal housing arrangements. It is likely that a number of individuals and families that fall into this category, but estimates are unavailable.

⁵ Los Angeles Homeless Services Authority, 2007 Greater Los Angeles Homeless County, October 2007.

⁶ City of Torrance Strategic Plan. The Planning Center, 2007.

Homelessness is a regional problem that is most effectively addressed within a cooperative inter-jurisdictional effort. Torrance works with the South Bay Homeless Coalition and local social service agencies to investigate resources available to relieve area-wide homelessness. The City also cooperates with community service organizations to facilitate homeless assistance programs and allocating resources for these efforts through the community services grants program. Torrance's Housing Office provides referrals and listings of agencies for persons in need of temporary shelter and transitional housing.

Table H-13
Transitional Housing and Emergency Shelters in or Near Torrance

Name	Location	Description
1736 Projects	Redondo Beach	Temporary housing for teenagers in emotional crisis and battered women.
Catholic Charities (2 emergency shelters in one location): 1. Elizabeth Ann Seton Residence 2. Project Achieve	Long Beach 123 East 14th Street, Long Beach, CA 90660	Emergency shelter for families, senior citizens, and physically disabled persons.
Gratitude Retreat	1729 Cabrillo Avenue Torrance, CA 90501	Transitional housing for up to 24 employed men recovering from alcohol or drug dependency problems.
Harbor Interfaith Shelter	San Pedro	Temporary housing for 20 families.
House of Yahweh	Lawndale	Transitional shelter for single women with children, maximum 6 months.
Jacob's Well	Gardena	Short-term emergency housing for adult males
Mission beacon Light	Wilmington	Short-term emergency housing

1.5.5 FARMWORKERS

According to the 2000 Census, only 25 Torrance residents have "Farming, Forestry, and Fishing" occupations. Due to the limited opportunities for agricultural operations in and around the City and the high cost of housing in Torrance, it is likely that these persons are not farmworkers but are instead employed in plant nurseries, landscaping, or gardening companies. The City of Torrance is mostly urbanized; farming operations and agricultural uses are limited to a commercial nursery and small strawberry field. As such, the City has no need for farmworker housing, and affordable housing needs of those who held the "Farming, Forestry, and Fishing" occupations would be accommodated under the City's housing programs, such as the Section 8 rental assistance program.

1.6 HOUSING PROFILE

This section addresses characteristics of the housing supply in Torrance, including type, age, condition, costs, and availability.

1.6.1 HOUSING STOCK

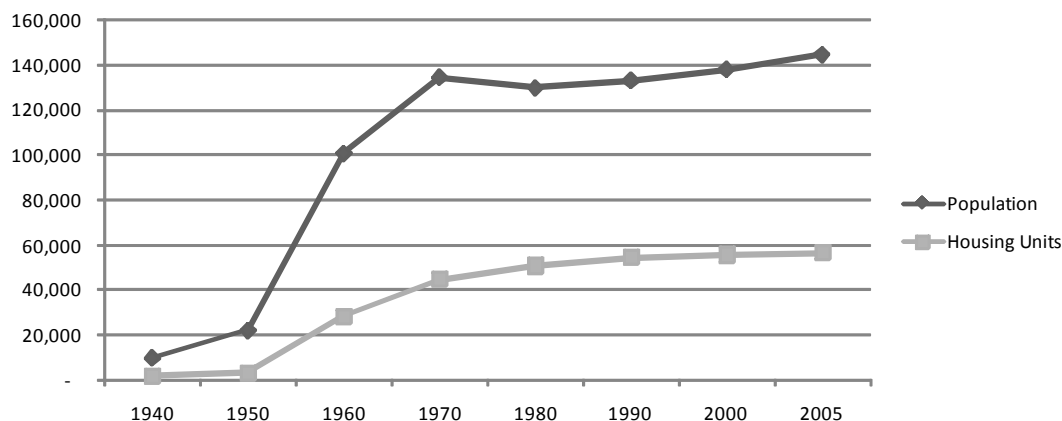
Torrance is a built-out city and in recent years has experienced only a modest growth in its housing stock. The 2000 Census reported 55,967 housing units in Torrance, representing an increase of approximately two percent since 1990 (Table H-14). 2007 estimates show a three percent growth since 2000. Overall the City has seen a growth of five percent since 1990. The level of growth in Torrance is similar to that experienced in the nearby cities of Manhattan Beach and Redondo Beach, and closely paralleled the housing growth of the County of Los Angeles as a whole.

Table H-14
Housing Unit Growth

Jurisdiction	1990	2000	2007	% Change 1990-2007	% Change 2000-2007
Torrance	54,927	55,967	57,404	5%	3%
Carson	24,441	25,337	26,422	8%	4%
Gardena	19,037	21,041	21,492	13%	2%
Hawthorne	29,214	29,629	29,859	2%	1%
Hermosa Beach	9,689	9,840	9,827	1%	0%
Los Angeles	1,299,963	1,337,706	1,386,169	7%	4%
Manhattan Beach	14,695	15,034	15,466	5%	3%
Redondo Beach	28,220	29,543	29,988	6%	2%
Los Angeles County	3,163,343	3,270,909	3,382,356	7%	3%

Source: U.S. Census 1990, 2000 and CA Dept. of Finance, 2007

Based on population growth trends, population has outpaced housing unit production. Population growth in Torrance (12%) was more than double the housing unit growth rate (5%) between 1990 and 2007. This has contributed to a higher average household size, as well as a tighter market for rentals and homes. Overcrowding and overpayment may be consequences of these growth patterns.



Source: Department of Finance, 2007

**Figure H-4:
Population and Housing Unit Growth**

1.6.2 HOUSING TYPE

The majority of housing units in Torrance as of May 2007 were single-family homes, comprising approximately 60 percent of all units. Multi-family units comprised over one-third of all homes. According to the State Department of Finance, the City's housing stock has grown by five percent since 1990. The largest growth in the proportion of housing unit type has been for multi-family units (4 percent). Since 1990, the number of single-family units has increased by 1.5 percent, and the number of mobile homes has remained constant.⁷

**Table H-15
Housing Type 2007**

Jurisdiction	Total Housing Units	Single Family Units	Multi-Family Units	Mobile Home Units
Torrance	57,404	59.8%	38.1%	2.1%
Carson	26,422	79.2%	11.3%	9.5%
Gardena	21,493	51.3%	43.6%	5.1%
Hawthorne	29,859	36.0%	63.4%	0.6%
Hermosa Beach	9,827	52.7%	46.5%	0.8%
Los Angeles	1,386,169	44.6%	54.7%	0.7%
Manhattan Beach	15,466	77.5%	22.3%	0.2%
Redondo Beach	29,988	53.9%	44.9%	1.3%
Los Angeles County	3,382,356	55.7%	42.7%	1.7%

⁷ California Department of Finance, Population and Housing Statistics 2000, 2007

Source: California Dept. of Finance, 2007

1.6.3 TENURE

Housing tenure refers to whether a unit is owned or rented. The changes in the distribution of owner- versus renter-occupied units and the vacancy rates of the housing stock between 1990, 2000, and current estimates are presented in Table H-16. In 2000, and relatively similar to conditions in 1990, 56 percent of the occupied housing units in Torrance were owner-occupied. Countywide, 49 percent of all housing units were owner-occupied.⁸ That the City's tenure distribution has remained at levels seen in 1990 speaks to the stability of the City's residential neighborhoods.

1.6.4 VACANCY

The vacancy rate indicates a relationship between supply and demand. A healthy vacancy rate - one which permits sufficient choice among a variety of housing units - is considered to be around four percent (as low as 2 percent for ownership units; 5 to 6 percent for rental units). A limited vacancy rate increases competition for housing and can result in higher housing costs, reducing housing opportunities for lower-income households. With a housing stock comprised of 60 percent single-family units and 38 percent multi-family units, the weighted optimum vacancy rate should be between 3 and 4 percent. While in 2000, the vacancy rate could have contributed to a lack of housing choice for some individuals, estimates from 2006 reveal an overall vacancy rate that is healthy (5.6 percent).

Table H-16
Tenure and vacancy

	1990	2000	2006
Total Housing Units	54,927	55,964	57,124
Vacancy Rate	4.2%	2.6%	5.6%
Median Year Units Built	1961	1962	1961
Renter-Occupied	43.7%	44.0%	43.3%
Owner-Occupied	56.3%	56.0%	56.7%

Source: U.S. Census 1990, 2000, American Community Survey 2006

⁸ U.S. Census Bureau. American Community Survey, 2006

1.7 HOUSING ISSUES

1.7.1 Housing Condition

The age and condition of Torrance's housing stock is an indicator of potential rehabilitation needs. Commonly, housing over 30 years of age needs some form of major rehabilitation, such as a new roof, foundation work, plumbing, etc. Torrance's housing stock is aging. The age of the City's housing stock, as defined by the year the units were built, is shown in Table H-17. As of 2006, approximately 88 percent of all housing units in the City were built prior to 1979, making many of these close to or over 30 years old. Only about five percent of the units in Torrance were built between 1990 and 2005.

The City uses a building code and a Land Use (zoning) code enforcement program to help maintain the quality of residential neighborhoods. The Environmental Section of the Community Development Department is responsible for the enforcement of City zoning and land use codes, property maintenance and nuisance codes (both community noise and airport noise codes), as well as unpermitted buildings. City code enforcement staff estimates that fewer than 10 units are considered substandard and indicate that the figure is closer to three units that are considered to be in severe need of demolition or substantial rehabilitation due to housing conditions. Currently two of the units are vacated and one is undergoing rehabilitation. The City has two home rehabilitation programs in place to assist homeowners and property owners.

Table H-17
Age of Housing Stock, 2006

Age	Year Built	% of All Housing Units
7 years or less	2000 or later	3%
8-17 years	1990 to 1999	2%
18-27 years	1980 to 1989	6%
28-47 years	1960 to 1979	40%
48-67 years	1940 to 1959	44%
68 years or more	1939 or earlier	4%

Source: American Community Survey 2006

1.7.2 OVERCROWDING

In response to a mismatch between household income and housing costs in a community, some households may not be able to buy or rent housing that provides a reasonable level of privacy and space. Residents may accept smaller-sized housing or double up with other families to afford the

housing costs. An overcrowded household is defined as one with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. Severely overcrowded households are households with more than 1.5 persons per room. Overcrowding contributes to increases in traffic within a neighborhood, accelerates deterioration of homes and infrastructure, and results in a shortage of on-site parking.

Table H-18 displays the prevalence of overcrowding in Torrance. As indicated by the 2000 Census, close to 10 percent of households in Torrance were overcrowded (5,311 units). The incidence of overcrowding was significantly lower in Torrance than in the County (23 percent). The percentage of severely overcrowded households in Torrance was 5 percent (2,699 units) in 2000, also much lower than that of the County (15 percent).

**Table H-18
Overcrowding by Tenure**

	2000				2006		
	# of All Housing Units	% of All Housing Units	% of All Renter-Occupied Units	% of All Owner-Occupied Units	% of All Units	% of All Renter-Occupied Units	% of All Owner-Occupied Units
Overcrowded (1-1.5 persons/room)	2,612	5%	7%	3%	3%	6%	0.7%
Severely Overcrowded (>1.5 persons/room)	2,699	5%	9%	1%	1%	2%	0.7%
Total Overcrowded (>1 persons/room)	5,311	10%	16%	4%	5%	9%	1.4%

Source: U.S. Census 2000 and American Community Survey 2006

The prevalence of overcrowding varies significantly by income, type, and size of household. Generally, very-low- and low-income households and large families are disproportionately affected by overcrowding. However, cultural differences also contribute to overcrowding conditions since some cultures tend to have larger household sizes. Overcrowding is typically more prevalent among renters than among owners. Over 16 percent of renter households experienced overcrowding in 2000 (3,957 units) compared to only four percent of owner households (1,354 units).

1.7.3 HOUSING COSTS

The cost of housing in a community is directly correlated to the number of housing problems and affordability issues. High housing costs can price low-income families out of the market, cause extreme cost burdens, or force households into overcrowded or substandard conditions.

1.7.4 OWNERSHIP HOUSING

The median Torrance home price in January 2008 was \$575,000. This was one percent lower than the median home price in January 2007. While much of region is expected to see home prices decline following the sub-prime mortgage market collapse, overall home sale prices throughout Southern California will continue to be dramatically higher than in 2000. The median home price for Los Angeles County at large (\$460,000) was lower than in Torrance.

DataQuick estimated an August 2007, median condominium sales price ranging from the mid \$300,000s and \$600,000⁹ in Torrance.

Table H-19
Los Angeles County Home Prices, 2007

Jurisdiction	Median Price January 2007	Median Price January 2008	% Change
Torrance	\$582,500	\$575,000	-1.3%
Gardena	\$457,500	\$430,000	-6.0%
Hawthorne	\$541,000	\$468,500	-13.4%
Los Angeles	\$515,000	\$522,500	1.5%
Long Beach	\$490,000	\$440,000	-10.2%
Redondo Beach	\$720,000	\$800,100	11.1%
South Bay region of County	\$610,000	\$612,500	0.4%
Los Angeles County	\$525,000	\$460,000	-12.4%

Source: California Association of Realtors

The National Association of Homebuilders compiles and publishes a quarterly housing affordability index. The index calculates the percentage of homes that were sold during a three-month period that would be affordable to a family earning the region's median income. The index assumes buyers will finance 90 percent of the purchase price with a 30-year fixed-rate mortgage, and takes into account prevailing interest rates, property taxes, and insurance costs. During 2006 and the first part of 2007, the Los Angeles-Long Beach-Glendale metropolitan area ranked among the least affordable metro areas in the country. According to the index, in 2006, less than two percent of the population in the Los Angeles metropolitan area could afford a median-priced home. During the second quarter of 2007, the proportion of residents that could afford to buy a median-priced home in the region increased, but still remained extremely low at three percent of the population. However, this proportion increased,

⁹ Southern California Home Resale Activity, Los Angeles Times Sunday Edition Charts - Data for August 2007. DQnews.com

even while the cost of the median priced home went up by six percent, indicating a rise in median incomes.

1.7.5 RENTAL HOUSING

According to the Census, 43 percent of Torrance households live in rental housing. During October 2007, rents in Torrance ranged from \$800 to \$1,400 for a studio apartment, \$1,000 to \$1,650 for a one-bedroom unit, between \$1,750 and \$2,100 for a two-bedroom unit, and between \$1,750 and \$2,800 for a three-bedroom unit.¹⁰ The lower end of these rents generally falls within the range of HUD-determined fair market rents for the County of Los Angeles, excluding two-bedroom units.

Table H-20
2007 Los Angeles County Fair Market Rents

Efficiency	One-Bed	Two-Bed	Three-Bed	Four-Bed
\$843	\$1,016	\$1,269	\$1,704	\$2,051

Source: HUD User 2007

A survey of homes for rent on Westsiderentals.com reveals that the majority of houses for rent are three-bedroom homes that vary by size and location. Rents on these units range from \$1,700 to \$3,500 per month. Because four-bedroom apartments are rare, many large families may need to rent a single-family home to avoid overcrowded conditions.

1.7.6 OVERPAYMENT AND AFFORDABILITY

State and federal standards specify that households spending more than 30 percent of gross annual income on housing experience a housing cost burden. Housing cost burdens occur when housing costs increase faster than household income. When a household spends more than 30 percent of its income on housing costs, it has less disposable income for other necessities such as health care. In the event of unexpected circumstances such as loss of employment and health problems, lower-income households with a burdensome housing cost are more likely to become homeless or double up with other households. Homeowners with a housing cost burden have the option of selling the homes and become renters. Renters, on the other hand, are vulnerable and subject to constant changes in the housing market.

Table H-21 shows the connection between income, household type, and cost burden. The proportion of households experiencing cost burden declined significantly as income increased. Overall cost burden was more prevalent among renter households in all income categories. In particular,

¹⁰ Search conducted on October 15, 2007 on Rent.com, Apartmentguide.com, and WestsideRentals.com

very-low-income large family renters (89 percent) and very-low-income elderly renter households (81 percent) had the highest proportion of cost burden compared with the proportion experiencing cost burden citywide (32 percent). Significantly, a lower proportion of extremely low-income renters experienced housing cost burden as compared to very-low- and low-income renters. This is likely due to increased subsidies available to those of extremely low income.

Table H-21
Households Experiencing Cost Burden

Household Type	Extremely Low-Income (0-30%)	Very-Low-Income (31-50%)	Low-Income (51-80%)	Moderate/Above Moderate-Income (81% +)	All Income Categories
Renter-Occupied Households					
Elderly (62+ years)	69%	81%	73%	25%	55%
Large Families (5+ persons)	71%	89%	68%	11%	36%
Total Renters	68%	90%	78%	15%	36%
Owner-Occupied Households					
Elderly (62+ years)	76%	54%	40%	12%	25%
Large Families (5+ persons)	35%	70%	83%	30%	34%
Total Owners	75%	60%	52%	23%	29%
Total Households	70%	78%	67%	20%	32%

Source: HUD CHAS Data Book, 2004 (Based on 2000 Census)

1.7.7 AFFORDABILITY

Affordability is determined by comparing the cost of housing to the income of local households. Los Angeles County's high costs of housing impacts communities far beyond the affordability problem. The lack of affordable housing contributes to high levels of housing cost burden, overcrowding, and even homelessness. In assessing housing affordability, the California Health and Safety Code Section 50052.5 provides the following definition of affordable housing cost based on the area median income level (AMI) adjusted by family size and income level:

	Calculation of Affordable Housing Cost for Owner	Calculation of Affordable Housing Cost for Renters
Extremely Low Income(0-30% MFI)	30% of 30% AMI	30% of 30% AMI
Very Low Income (0-50% MFI)	30% of 50% AMI	30% of 50% AMI
Lower Income (51-80% MFI)	30% of 70% AMI	30% of 60% AMI
Moderate Income (81-120% MFI)	35% of 110% AMI	30% of 110% AMI

Using these updated affordability thresholds, current housing affordability, at the County level, can be estimated for the various income groups (Table H-22).

Table H-22
Housing Affordability

Income Group	AMI adjusted by size		Affordable Monthly Payment		Housing Costs		Maximum Affordable Price	
			Renter	Owner	Utilities	Taxes and Insurance	Home	Rental
Extremely Low (0-30% AMI)	30% AMI							
One Person		\$11,880	\$297	\$297	\$50	\$80	\$29,357	\$247
Small Family		\$15,270	\$382	\$382	\$100	\$90	\$33,708	\$282
Four Person Family		\$16,950	\$424	\$424	\$125	\$95	\$35,817	\$299
Large Family		\$18,300	\$458	\$458	\$175	\$100	\$32,082	\$283
Very Low (30-50% AMI)	50% AMI							
One Person		\$19,800	\$495	\$495	\$85	\$115	\$51,858	\$410
Small Family		\$25,450	\$636	\$636	\$125	\$130	\$67,020	\$511
Four Person Family		\$28,250	\$706	\$706	\$175	\$140	\$68,778	\$531
Large Family		\$30,500	\$763	\$763	\$200	\$145	\$73,392	\$563
Lower (50-80% AMI)	60%AMI	70%AMI						
One Person	\$23,760	\$27,720	\$594	\$693	\$100	\$165	\$75,238	\$494
Small Family	\$30,540	\$35,630	\$764	\$891	\$150	\$190	\$96,816	\$614
Four Person Family	\$33,900	\$39,550	\$848	\$989	\$200	\$210	\$101,738	\$648
Large Family	\$36,600	\$42,700	\$915	\$1,068	\$250	\$220	\$105,034	\$665
Moderate (81-120% AMI)	110% AMI							
One Person		\$43,560	\$1,089	\$1,271	\$100	\$215	\$167,967	\$989
Small Family		\$55,990	\$1,400	\$1,633	\$150	\$260	\$214,998	\$1,250
Four Person Family		\$62,150	\$1,554	\$1,813	\$200	\$280	\$234,277	\$1,354
Large Family		\$67,100	\$1,678	\$1,957	\$250	\$300	\$247,351	\$1,428

Notations:

1. Small Family = 3 persons; Large Families = 5 persons
2. Property taxes and insurance based on averages for the region
3. Calculation of affordable home sales prices based on a down payment of 10%, annual interest rate of 6.5%, 30- year mortgage, and monthly payment 30% of gross household income
4. Based on Los Angeles County AMI \$56,500 and 2007 HCD State Income Limits
5. Monthly affordable rent based on payments of no more than 30% of household income

Comparing housing costs and maximum affordable prices for low-income households shows that low-income households are being priced out of the Los Angeles County rental and ownership market. Given the median home prices presented in Table H-19, single-family home ownership is beyond the reach of most low-income households. For home ownership, some moderate-income households may be able to afford a condominium. In the rental market, lower-income households generally cannot afford the market rents in Torrance unless they find a modestly priced studio apartment. While moderate-income households may be able to afford one-bedroom units in the City, such units are too small for large households. Moderate-income large families are unlikely to be able to afford even reasonably priced rental homes.

1.8 AFFORDABLE HOUSING IN TORRANCE

1.8.1 PUBLIC HOUSING

The Torrance Housing Authority is a Section 8 only Housing Authority (HA). It does not own or operate public housing units. In 2007, the Torrance HA provided Section 8 rental assistance to 585 households. As of October 2007, there were approximately 3,000 applicants on the waiting list, which is now closed. The HA maintains a residence preference, which gives priority to households that live or work in the City, and a singles preference, which gives priority to families, disabled persons, and seniors.

1.8.2 ASSISTED HOUSING

The City uses various funding sources, including Redevelopment Housing Set-Aside, HUD funding sources, and Section 8 rental assistance to preserve and increase the supply of affordable housing in Torrance through the acquisition and/or rehabilitation of renter-occupied units and the rehabilitation of owner-occupied units. Financial assistance is provided to both non-profit and for-profit housing developers. Table 23 presents the inventory of affordable housing developments in Torrance. In 2008, 8 affordable rental housing projects were located in Torrance, providing 647 affordable units to lower-income households.

1.8.3 FEDERALLY FUNDED SENIOR HOUSING DEVELOPMENTS

Several housing developments are age restricted to provide housing for Torrance's senior population. Golden West Towers is a 179-unit senior affordable housing project that was originally funded with HUD 236 funds and is now financed through the HUD 542(c) program with a contract through 2025. When the contract expires, the project manager will have the option to renew. As rental rates and fair market rents in Torrance are comparable for studios and one-bedroom units (which all of the Golden West Tower units are), the risk of conversion is lower because there is less incentive to convert to market rate because the gain will be nominal. Furthermore, HUD offers funding priority for extending Section 8 assistance to housing for seniors and persons with disabilities. The City will continue to monitor the status of these at-risk units. Should a Notice of Intent to opt out of the Section 8 program be filed, the City will ensure that tenants are properly notified of their rights under California law.

**Table H-23
Assisted Housing Developments**

	Total Units	# of Affordable Units	Funding Program	Year Built	Earliest Conversion Date
Federally Assisted Developments					
Golden West Towers 3510 Maricopa Street Torrance, CA 90503	179	178	HUD Section 236	1973	2/28/2025
JCI Gardens Community Housing Management Services 2000 W. 162nd Street Torrance, CA 90504	101	100	HUD Section 202	1982	7/7/2007 – Organization renews annually-no plans to convert
Accessible Apartments 2 United Cerebral Palsy 22520 Ocean Avenue Torrance, CA 90505	13	12	HUD Section 202	1984	4/22/2007 Organization renews annually-no plans to convert
State Assisted Development					
Harmony Court Apartments 4494 196th Street 4502 186th Street Redondo Beach, CA 90278	187	185	HCD State Tax Credits	1996	2028
Redevelopment Agency					
Coleman Court 1421 Cravens Avenue Torrance, CA 90501	79	78	Housing Set- aside	1987	7/1/2041
Ocean Terrace 3851 W. 226th Street Torrance, CA 90505	36	35	Housing Set- aside	1988	7/1/2041
El Prado Apartments 1215 El Prado Avenue Torrance, CA 90501	26	26	Housing Set- aside	1993	7/1/2029
Brisas Del Sol 1201-1211 Cabrillo Avenue Torrance, CA 90501	33	33	Housing Set- aside	1993	12/31/2029

Source: California Housing Partnership Corporation and City of Torrance, 2007

JCI Gardens, built in 1982 with a federal Section 202 loan, has a 40-year low-income use restriction. The HUD affordability contract was renewed through July 2007, and the property remains held by a nonprofit organization that anticipates annually renewing the contract in the future.

The nonprofit United Cerebral Palsy Foundation developed the 13-unit Accessible Apartments 2 complex for people with disabilities using Section 202 funding and a 20-year Section 8 contract. The United Cerebral Palsy Foundation renewed their HUD contract in 2007 and anticipates annually renewing the contract in the future.

1.8.4 REDEVELOPMENT AGENCY EFFORTS

The Redevelopment Agency has helped address housing needs through use of Housing Set-Aside funds. In 1987 and 1988, the Redevelopment Agency, in partnership with a private developer, helped build two senior citizen housing projects. The provisions of the ground lease between the Agency and the developer restrict these units to affordable rent levels for a period of 55 years. At about the same time, the Agency also assisted with the El Prado apartment building and the construction of the Brisas del Sol condominiums.

The El Prado Apartments, located at 1215 El Prado, were rehabilitated using Redevelopment Set-Aside Funds. In 1993, a ground lease was established whereby the 26 residential units would be occupied by low-income households for the duration of the agreement. The ground lease entered into by the Agency and developer for the rehabilitation of the El Prado Apartments expires July 17, 2029.

The developer of the Brisas del Sol condominiums entered into an Owner Participation Agreement (OPA) with the Redevelopment Agency for the development of 33 condominium units. The developer was provided \$1.1 million in Housing Set-Aside Funds in exchange for making the units affordable to low- and moderate-income households. As part of the OPA and Affordability Covenant, a maximum initial price was established for the units, and sales were restricted to moderate-income households.

The Redevelopment Agency provided financial assistance for the development of the Coleman Court and Ocean Terrace senior citizen complexes. Coleman Court is a privately owned senior citizen housing complex located at 1421 Cravens Avenue. Coleman Court has 78 affordable one-bedroom units. Ocean Terrace is located at 3851 W. 226th Street and provides 35 affordable senior citizen units. The units are kept at affordable rates by the terms agreed to in the ground leases. A number of senior citizens living at Coleman Court and Ocean Terrace also participate in the Section 8 program. The Agency uses Housing Set-Aside Funds to help tenants in need of further financial assistance.

1.8.5 AT-RISK UNITS

Over the next ten years (2008-2018), two federally assisted developments that provide 112 affordable units have expiring affordability covenants (Table H-23). Affordability covenants in Torrance include developments that are financed with redevelopment set aside funds or federal programs (HUD 202, HUD 811 and HUD 542[c]). Both JCI Gardens and Accessible Apartments 2 are owned and operated by nonprofit organizations and as such, are considered to be at low risk of conversion to market rate. Long-term affordability is fairly secure for these projects as this is consistent with

the nonprofits' missions to provide affordable housing for the elderly, disabled, and low-income families. Both property owners indicated that they renew their HUD contracts annually and plan to do so in the future.

1.8.6 RESERVATION AND REPLACEMENT OPTIONS

Preservation of at-risk projects can be achieved in a variety of ways, with adequate funding availability. These include:

- Transfer of ownership to nonprofit developers and housing organizations
- Providing rental assistance to renters through other funding sources
- Purchase affordability covenants
- Refinance mortgage revenue bonds

Alternatively, units that are converted to market rate may be replaced with new assisted multi-family units with specified affordability timeframes.

1.8.7 TRANSFER OF OWNERSHIP

Transferring ownership of the affordable units to a nonprofit housing organization is a viable way to preserve affordable housing for the long term and increases the number of government resources available to the project. The feasibility of this option depends on the willingness of the owner to sell, funding sources to actually buy the property, and the existence of a nonprofit organization with sufficient administrative capacity to manage the property. Additionally, projects in which all units are affordable, and not just a portion of units are affordable, can participate in ownership transfers more simply and are therefore more likely to be feasible. The following is a list of potential qualified entities that may be interested in acquiring and managing at-risk properties¹¹.

- Hart Community Homes
- Century Housing Corporation
- Access Community Housing, Inc.
- Southern California Presbyterian Homes
- Hollywood Community Housing Corp.
- Francis R. Hardy, Jr.
- Jamboree Housing Corporation
- Housing Corporation of America
- Doty-Burton Associates

¹¹ Building Blocks for Effective Housing Elements; Identification and Analysis of Developments at Risk of Conversion. California Department of Housing and Community Development, 2008.

- A Community of Friends
- Century Pacific Equity Corporation
- City Housing Real Estate Services
- Coalition for Economic Survival
- Community Rehabilitation Services, Inc
- FAME Housing Corporation
- Home and Community
- Hope - Net
- Korean Youth & Community Center, Inc. (KYCC)
- Los Angeles Housing Partnership, Inc.
- Los Angeles Low Income Housing Corp. (LALIH)
- LTSC Community Development Corporation
- Menorah Housing Foundation
- Poker Flats LLC
- Winnetka King, LLC
- Foundation for Quality Housing Opportunities, Inc.
- Southern California Housing Development Corp
- Latin American Civic Assoc.
- Community Partnership Dev. Corp
- DML & Associates Foundation
- LINC Housing Corporation

In Torrance, the estimated market value for the 112 affordable units in the at-risk projects is evaluated in Table H-24. The current market value for all affordable at-risk units is estimated to be over \$14.5 million. Because all 112 at-risk units are currently owned and maintained by nonprofits, no near-term changes in ownership are anticipated.

Table H-24
Market Value of At-Risk Projects

Units	Total Units in At-Risk Rental Developments
0-bdrm	0
1-bdrm	112
2-bdrm	0
3-bdrm	0
Total units	112
Annual Operating Costs	(\$332,500)
Gross Annual Income	\$1,659,571
Net Annual Income	\$1,327,071
Market Value	\$14,597,783

1. Median Rent: Studio = \$1,180, 1-bed = \$1,375, 2-bed = \$1,810, 3-bed = \$2,105
2. Average Size: Studio = 500 sqft, 1-bed = 650 sqft, 2-bed = 800 sqft, 3-bed = 900 sqft
3. 2% vacancy rate and annual operating expenses per square foot = \$5.00
4. Market value = Annual net project income * multiplication factor (ratio of the price of a real estate investment to its annual rental income)
5. Multiplication factor for a building in moderate condition = 11

1.8.8 RENTAL ASSISTANCE

State, local, or other funding sources can also be used to provide rental subsidies to maintain the affordability of at-risk projects. These subsidies can be structured to mirror the Section 8 program, whereby the subsidy covers the cost of the unit above what is determined to be affordable for the tenant's household income (including a utility allowance) up to the fair market value of the apartment. Given the mix of unit sizes of the at-risk developments, the total annual subsidy to maintain the 112 at-risk units is estimated at over \$710,000.

Table H-25
Rent Subsidies Required to Preserve At-Risk Rental Units

Unit Size	Total Units	Fair Market Rents	Very Low-Income (<50% AMI)	Affordable Monthly Cost (30% AMI)	Affordable Annual Cost (30% AMI)	Cost of Utilities	Per Unit Subsidy	Total Annual Subsidy
0-bdrm	0	\$843	\$19,800	\$495	\$5,940	\$85	\$5,196	\$0
1-bdrm	112	\$1,016	\$22,600	\$565	\$6,780	\$125	\$6,912	\$691,200
2-bdrm	0	\$1,269	\$25,450	\$636	\$7,635	\$175	\$9,693	\$19,386
3-bdrm	0	\$1,704	\$28,250	\$706	\$8,475	\$200	\$14,373	\$0
Total	112							\$710,586

Source: Hogle-Ireland, Inc.

1.8.9 PURCHASE AFFORDABILITY COVENANTS

Another option to preserve the affordability of at-risk projects is to provide an incentive package to the owners to maintain the projects as low-income housing. Incentives could include writing down the interest rate on the remaining loan balance and/or supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the complexes require rehabilitation or are too highly leveraged. By providing lump-sum financial incentives or on-going subsidies in rents or reduced mortgage interest rates to the owner, the City can ensure that some or all of the units remain affordable.

1.8.10 CONSTRUCTION OF REPLACEMENT UNITS

The construction of new low-income housing can be a means to replace at-risk units. The cost of developing new housing depends on a variety of factors including density, size of units, construction quality and type, location, and land cost. Assuming a development cost of \$200,000 for a multi-family rental unit, the cost of replacing all 112 affordable at-risk units would be approximately \$22.4 million.

1.9 ESTIMATES OF HOUSING NEED

Several factors influence the degree of demand, or "need," for housing in Torrance. The four major needs categories considered in this element include:

- Housing needs resulting from population growth, both in the City and the surrounding region;
- Housing needs resulting from the overcrowding of units;
- Housing needs that result when households pay more than they can afford for housing; and
- Housing needs of "special needs groups" such as elderly, large families, female-headed households, households with a disabled person, farmworkers, and the homeless.

Table H-26
Summary of Existing Housing Need

Overpaying Households 2000		Special Needs Group 2000	
Renter	8,608	Elderly Households	11,902
Owner	8,780	Disabled Persons	20,942
Overpaying Households by Income		Large Households	4,753
Extremely Low-Income (0-30% MFI)	70.1	Female Headed Households	5,388
Very Low-Income (31-50% MFI)	78.1	Female Headed Households w/ Children	2,649
Low-Income (51-80% MFI)	66.8	Farmworkers	25
		Homeless	100 ¹²
Overcrowding 2000			
Renter	3,957	Affordable Units At-Risk	112
Owner	1,354		
Total	5,311		

Source: 2000 Census, 2000 Comprehensive Housing Affordability Strategy, City of Torrance

CHAS data, developed by the Census for HUD, provides detailed information on housing needs (e.g. housing cost burden) by income level for different types of households in Torrance. The CHAS defines housing problems to include:

- Units with physical defects (lacking complete kitchen or bathroom)
- Overcrowded conditions (housing units with more than one person per room)
- Housing cost burden, including utilities, exceeding 30% of gross income

¹² City of Torrance Strategic Plan. The Planning Center, 2007.

- Severe housing cost burden, including utilities, exceeding 50% of gross income

Table H-27
Housing Assistance Needs of Low- and Moderate-Income Households

Household by Type, Income, and Housing Problem	Renters			Owners			Total Households
	Elderly	Large Families	Total Renters	Elderly	Large Families	Total Owners	
Extremely Low-Income (0-30% MFI)	733	155	2,546	628	29	1,026	3,572
% with any housing problems	71%	90%	73%	76%	48%	78%	74%
% Cost Burden >30%	69%	71%	68%	76%	35%	75%	70%
% Cost Burden >50%	61%	71%	64%	67%	35%	68%	65%
Very Low-Income (31-50% MFI)	693	174	2209	958	63	1,433	3,642
% with any housing problems	86%	100%	93%	54%	94%	61%	81%
% Cost Burden >30%	81%	89%	90%	54%	70%	60%	78%
% Cost Burden >50%	61%	49%	67%	35%	64%	47%	59%
Low-Income (50-80% MFI)	487	389	3294	1,444	193	2,529	5,823
% with any housing problems	73%	96%	86%	41%	90%	54%	72%
% Cost Burden >30%	73%	68%	78%	40%	83%	52%	67%
% Cost Burden >50%	34%	11%	21%	23%	54%	34%	27%
Total Households	3,112	1,813	23,977	9,205	2,880	30,487	54,464
% with any housing problems	58%	79%	47%	25%	48%	32%	39%
% Cost Burden >30	55%	36%	36%	25%	34%	29%	32%
% Cost Burden >50	36%	13%	17%	15%	11%	13%	15%

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Databook, 2000.

Specific households in Torrance had disproportionate housing needs. In general, renter-households had a higher level of housing problems (47 percent) compared to owner households (32 percent). Among the 3,112 elderly renter-households in the City, 61 percent were lower income households, with 58 percent of all elderly renter households experiencing one or more housing problems. Large renter families constituted only three percent of all households in 2000, but most (79 percent) experienced one or more housing problems, the highest rate among all other groups. In Torrance, approximately 6.5 percent of households were classified as extremely low income (0-30% of AMI), close to 6.7 percent were classified as very low income (31-50% of AMI), and 10.7 percent were classified as low income (51-80% AMI).

1.9.1 PROJECTED HOUSING NEED

California General Plan law requires each city and county to have land zoned to accommodate its fair share of the regional housing need. This share for the SCAG region is known as the Regional Housing Needs Allocation (RHNA). The California Department of Housing and Community Development determined that the projected housing need for the Southern California region (including the counties of Los Angeles, Orange, Riverside, San Bernardino, Ventura, and Imperial) is 504,758 new housing units for the 2008-2014 planning period. SCAG allocated this projected growth to the various cities and unincorporated county areas within the SCAG region, creating the RHNA. The RHNA is divided into four income categories: very low, low, moderate, and above moderate. As determined by SCAG, the City of Torrance's fair share allocation is 1,828 new housing units during this planning cycle, with the units distributed among the four income categories as shown in Table H-28.

To calculate the projected housing needs, the City assumed 50 percent of the very low-income regional housing need is extremely low-income households. As a result, from the very low income need of 468 units, the City has a projected need of 234 units for extremely low-income households. To address the range of needs, the City will employ a detailed housing strategy including promoting a variety of housing types.

Table H-28
RHNA 2007

Income Group	% of County MFI	2007 Total Housing Units Allocated	Percentage of Units
Very Low	0-50%	468	26%
Low	51-80%	292	16%
Moderate	81-120%	312	17%
Above Moderate	120% +	756	41%
Total		1,828	100%

2. HOUSING CONSTRAINTS

2.1 INTRODUCTION

Governmental, market, infrastructure, and environmental factors may constrain the provision of adequate and affordable housing in a city. State law requires that Housing Elements analyze potential and actual governmental and non-governmental constraints to the production, maintenance and improvement of housing for all persons of all income levels and disabilities. Should constraints preclude the achievement of housing goals, State Housing Element law requires jurisdictions to address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing. This section addresses these potential constraints that affect the supply of housing in Torrance.

2.2 GOVERNMENTAL CONSTRAINTS

Local government housing regulations are necessary to assure: (1) that housing is constructed and maintained in a safe manner, (2) that the density and design of housing is consistent with community standards, and (3) that adequate infrastructure to support new housing is provided. Local policies and regulations can also impact the price and availability of housing and, in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and exactions, permit processing procedures, and other factors may constrain the maintenance, development and improvement of housing.

The City of Torrance has not adopted growth control measures or taken measures to reduce potential housing development. The City has acted to preserve existing high-density, multiple-family projects and provided development opportunities for a variety of housing types. Given the age and built-out condition of Torrance, the City has implemented an aggressive capital improvement program to upgrade infrastructure throughout the City.

Consistent with State law (Section 65583) this section addresses five potential constraints to housing development:

- Land use controls
- Building codes and their enforcement

- Site improvements (on and off-site)
- Fees and exactions
- Processing and permit procedures
- Housing for people with disabilities

2.2.1 LAND USE CONTROLS

The Land Use Element sets forth the policies which guide development in the city, and the zoning regulations serve to implement these policies. In Torrance, 51 percent of the land within the General Plan area is designated for residential use. Additional land may be used for residential purposes in conjunction with commercial where appropriate. The vast majority of housing in the City is low-density, single-family housing, (averaging close to 7 units per acre) which occupies approximately 4,000 acres. Implementation of the General Plan Land Use Plan to 75 percent of the maximum potential is expected to result in 3,100 additional dwelling units which is an average of less than 160 units per year over a 20-year period. According to the Census, the City's housing stock has increased from a 1990 unit count of 54,927 to a total of 55,964 units in 2000.

GENERAL PLAN DESIGNATIONS

The General Plan provides for five residential land use classifications, with allowable densities ranging from 9 units per acre in low density areas to over 44 units per acre in the higher density multiple family designation, as described below. In addition, one land use category is intended for development of a mix of low intensity offices and residential units. Two commercial categories allow residential development in conjunction with office or retail uses.

LOW DENSITY RESIDENTIAL (R-LO)

The Low-Density Residential designation provides for the development of single-family residences within a density range of up to 9 dwelling units per acre. Development is characterized generally by detached single-family dwellings on individual lots forming a cohesive neighborhood.

LOW-MEDIUM DENSITY RESIDENTIAL (R-LM)

The Low-Medium Density Residential designation provides for the development of small-lot single-family homes, duplexes, attached multi-unit developments, and mobile home parks within a density range of 9.1 to 18 dwelling units per acre.

MEDIUM DENSITY RESIDENTIAL (R-MD)

The Medium Density Residential designation allows townhouses and low-rise multi-unit buildings within a density range of 18.1 to 31 dwelling units per acre.

MEDIUM-HIGH DENSITY RESIDENTIAL (R-MH)

Residential development accommodated in the Medium-High Residential designation includes low- and medium-rise multi-unit attached developments. Residential development may occur within a density range of 31.1 to 44 dwelling units per acre. Areas in the City with an R-MH designation are appropriate for subterranean parking.

HIGH DENSITY RESIDENTIAL (R-HI)

The High Density Residential designation accommodates multi-family housing, and specifically housing development of a more intensive form, including medium and high-rise apartment buildings with a minimum density of 44.1 dwelling units per acre. The R-HI designation is appropriate for senior housing.

RESIDENTIAL OFFICE (R-OF)

The Residential Office designation permits the location of office and compatible commercial uses adjacent to residential uses. The designation is intended to accommodate neighborhoods where businesses and residential uses are gradually being combined. Residential-Office will provide opportunities for mixed-use residential and commercial developments as well as live-work arrangements. Professional offices are the most desirable office use in this designation. Housing can include low- to medium-rise apartments or townhouses and condominiums on smaller lots. Developments that integrate residential and office or commercial on a single site will require approval of a conditional use permit.

**Table H-29
Residential Land Use Designations**

General Plan Designation		Zoning District	Permitted Densities	Typical Residential Types
R-LO	Low Density	R-1, A-1, P-D	0 - 9 du/acre	Detached single-family dwellings on individual lots forming a cohesive neighborhood
R-LM	Low-Medium Density	R-2, RTH, P-D	9.1 - 18 du/acre	Small-lot single-family homes, duplexes, attached multi-unit developments, and mobile home parks
R-MD	Medium Density	R-MF, R-3, R-3-3, R-R-3, R-P, P-D	18.1 - 31 du/acre	Townhouses and low-rise multi-unit buildings
R-MH	Medium-High Density	R-4, P-D	31.1 - 44 du/acre	Low- and medium-rise multi-unit attached developments, often with subterranean parking
R-HI	High Density	R-5, P-D	44.1+ du/acre	Multi-family housing, and specifically housing development of a more intensive form, including senior housing
R-OF	Residential Office	L-P, P-D, R-P	18.1 - 31 du/acre	Low- to medium-rise apartments or townhouses and condominiums on smaller lots
C-GEN	General Commercial	L-P, C-1, C-2, C-3, C-5, C-R, P-D	Varies	Mixed-use development consisting of commercial and residential uses is permitted where appropriate.
C-CTR	Commercial Center	R-D, R-MF, C-1, C-4, C-5, HBCSP, P-D, Downtown Redevelopment Area (DRP)	Varies	Mixed-use development consisting of commercial and residential uses is permitted where appropriate.

ZONING DISTRICTS

Development standards for housing are established by the Land Use Code and are not considered excessive. Except within the Hillside Overlay District, construction of new residences, or structural modifications to existing single-family residences, are allowed by right. Within the Hillside Overlay District, there is a design review process that is performed either at an administrative level or before the Planning Commission, depending on certain criteria. The overall intent of the design review process is not to preclude new housing development, but to afford protection of views, light, air corridors, and privacy and to address hillside construction and safety issues.

Residential development within zoning districts allowing for two-unit and multi-family residences is also permitted by right with the exception of multiple owner occupied structures. Within the R-2 zone, (two-family residential district), development of single-family residences, duplexes, or two detached units is allowed without review. Within the Small Lot, Low-Medium Overlay Zone special development criteria are imposed in the

interest of protecting existing homes in an area of small and narrow lots (typically 5,000 square feet and 40 feet wide). Despite the small lot sizes, second units may be developed without review provided the existing home is retained and the units are not condominium or for sale housing. In order to address the problem of designing accessible parking on narrow width lots, parking standards are more flexible, allowing the fourth required parking spaces to be uncovered or in tandem configuration with Planning Commission review. Because existing homes are older and relatively small, especially when compared to new homes, they are comparatively less expensive than homes elsewhere in the City. Second units built without triggering review also are relatively small and not for sale, again making available more affordable housing options.

A conditional use permit is required for projects that exceed established development standards (with a floor-area ratio [FAR] above 0.65 and higher than two stories for the R-2 zone, and for projects with a FAR above 0.60 and higher than two stories for the R-3 zone). Multiple owner-occupied residential structures are subject to approval of a Conditional Use Permit, as are multiple family residential developments of more than three stories in height (i.e., in excess of established development standards) or more than 100 units.

Planning Commission review is required of projects in the R-4, Unlimited Multiple Family Residential District, where a maximum density of 43 units per acre is allowed; and in the R-5, High Rise Residential District, for which there is no density limit. Due to the almost built-out nature of the City, a 100-unit development is not common, and the impacts on long-established neighborhoods are a concern to the City. As such, the purpose of a permit is not to discourage new development, but to ensure that it is well designed and fits into the context of surrounding residential development within the zoning district, and to ensure adequate public review of and input on all land uses which could potentially impact the community, as well as to ensure adequate review. Staff records indicate that most development (including multiple owner-occupied residential structures and other types of multi-family developments that exceed development standards) have been approved with close City coordination with applicants in the pre-application process. This process ensures that proposed developments fit into the context of surrounding residential development within the zoning district. As further evidence that this requirement is not a constraint to development, the majority of residential units built, approved, or under construction in the City have been multiple-family developments. Exclusive of overall market decline, demand for residential development remains high in South Bay in general and in Torrance in particular.

The Downtown Residential Multiple-Family District was created to implement the Commercial Center General Plan designation and provide for more housing opportunities, especially multi-family developments, in the

Downtown area. The Residential Multiple Family District (R-MF) was created to allow multi-family residential development in the Industrial Redevelopment Project Area. A conditional use permit is required for all development within these zones to ensure conformance with these goals.

Other zoning districts allow for originality and flexibility in design. The PD, Planned Development District, allows for development standards to be tailored to individual projects of five acres or more as proposed by the developer, subject to Planning Commission and City Council review. Density is determined by General Plan designation. A significant amount of new residential development in recent years has occurred by planned development, including attached townhouse projects and detached single-family homes. The RTH, Residential Townhouse District, allows for clustered development at 15 units per acre on properties with a minimum area of five acres or 12 units per acres on less than five acres.

The Hawthorne Boulevard Corridor Specific Plan also allows residential development on select sites along the corridor. Allowable densities vary, with a maximum density on certain sites of 40+ units per acre. Further discussion is provided below.

RESIDENTIAL DEVELOPMENT STANDARDS

The City of Torrance regulates the type, location, density, and scale of residential development in order to protect and promote the health, safety, and general welfare of residents, as well as implement the policies of the General Plan. The City's Land Use Code establishes restrictions on lot size and area, yards and setbacks, lot coverage, building height, parking, and minimum unit size. The development standards summarized in Table H-30 include the most pertinent development standards of the non-Specific Plan areas in Torrance. These regulations can have an effect on the ability of property owners to construct and maintain housing.

Table H-30
Residential Development Standards

Development Standards	R-1 1 story	R-1 2 story	R-2	RTH	R-P	R-3	R-R-3	R-3-3	R-4	R-5	RD
Minimum Lot size	6000 SF	6000 SF	6000 sf	6000 sf	6000 SF	6000 SF	6000 SF	6000 SF	6000 SF	1 acre	15,000 sf
Setbacks											
Front yard	20 ft	20 ft	20 ft	none	10 ft	20 ft	20 ft	20 ft	20 ft	20 ft	15 ft
Side yard (interior)	3-5 ft	10% lot width, not less than 3 ft	3-5 ft	none	3-5 ft	3-5 ft	3-5 ft	3-5 ft	3-5 ft	30 ft	5 ft
Side Yard (street)	10 ft	10 ft	10 ft	none	10 ft	10 ft	10 ft	10 ft	10 ft	30 ft	10 ft
Rear Yard	15 ft	20 ft	10 ft	none	10 ft	10 ft	10 ft	10 ft	10 ft	30 ft	10 ft
Building Height	18 ft	27 ft	27 ft	35 ft	27 ft	35 ft	35 ft	35 ft	50 ft	none	35 ft

Table H-30
Residential Development Standards

Development Standards	R-1 1 story	R-1 2 story	R-2	RTH	R-P	R-3	R-R-3	R-3-3	R-4	R-5	RD
Lot Coverage	50%	40%	none	none	none	none	none	none	none	none	none
Minimum Lot Depth	80 ft	80 ft	80 ft	none	80 ft	80 ft	none	80 ft	80 ft	200 ft	none
Lot Width (interior)	50 ft	50 ft	50 ft	none	50 ft	50 ft	none	50 ft	50 ft	200 ft	none
Lot Width (exterior)	60 ft	60 ft	60 ft	none	60 ft	60 ft	none	60 ft	60 ft	200 ft	None
Minimum Dwelling Size	none	none	none	700 sf to 1350 sf	none	none	1400 SF	none	none	700 sf, 500 sf if studio	none
Maximum Density/floor area ratio	0.6:1	0.6:1	0.65:1	12-15 du/ acre	1 du/ 1600 sf	1 du/ 1600 sf	1 du/ 1600 sf	1 du/ 1600 sf, .6:1 FAR, & only 3 du/lot	1 du/ 1000 SF	.13:1 to 3.12:1	1 du/ 1000 sf

Source: City of Torrance Municipal Code

PARKING

City parking standards for residential developments are tailored to the vehicle ownership patterns associated with different residential uses. The Land Use Code requires parking based on the number of units on the property. Parking requirements for residential uses are listed in Table H-31. For single family developments, the Land Use Code requires two parking spaces within an enclosed garage. Multi-family residential requirements vary based on the number of bedrooms in each unit, and also require guest parking.

Table H-31
Parking Requirements

Use	Required Parking Spaces
Single-family home	2 spaces in an enclosed garage
Flag Lot	1 uncovered space
Duplex	4 spaces in an enclosed garage per lot
Multiple-family dwelling units	
2 bedrooms or less	2 spaces per unit (1½ in enclosed garage) and 1 guest parking space for each five dwelling units or portion thereof
3 or more bedrooms	3 spaces per unit (1½ in enclosed garage) and 1 guest parking space for each five dwelling units or portion thereof
Mobile home park	2 spaces per individual site
Boarding/lodging	2 spaces plus 1 space for each guest room or 1 space for each 150 square feet of sleeping area, whichever is greater, enclosed in garage.
Community residential care facility	1 space per 3 beds
Senior citizens housing	1 space per unit and one (1) additional visitor parking space for each five (5) dwelling units
Second Unit	1 space per bedroom in an enclosed garage

Source: Torrance Municipal Code

Parking requirements for residential uses are closely associated with the actual demand for parking generated by the particular development. Multiple-family units with two or fewer bedrooms require two spaces per unit (1½ in enclosed garage) and one guest parking space for each five dwelling units or portion thereof. Multiple-family units with three or more bedrooms require three spaces per unit (1½ in enclosed garage) and one guest parking space for each five dwelling units or portion thereof. To offset the additional parking space in the 3+ bedroom developments, the City allows two of the three spaces to be provided as tandem parking. The guest parking space requirement of one space per five units for all multiple family developments is very low and comparable to with other cities in the area.

However, parking space requirements are reduced for uses that have lower parking needs, such as senior housing and special needs housing. To facilitate equal access to housing for special needs groups, such as seniors and the disabled, the land use code provides for a variety of parking space reductions. Parking requirements are more moderate for senior housing with only one space required per unit, and one guest space for every five units. Community residential care facilities require only one space for every three beds. Reduced parking can also be applied to affordable residential developments through the density bonus provisions. At the request of the applicant and pursuant to compliance with State density bonus law, the City can permit an alternative parking ratio and other parking incentives. The City's density bonus provisions provide for the granting of at least one regulatory concession, including but not limited to, a reduction in setback requirements or reduction in the requirement of parking spaces. For newer mixed-use developments, the City has allowed the required guest parking and commercial parking to overlap, instead of requiring separate parking for each. Several developments in Downtown Torrance (including affordable units) have no on-site parking or reduced parking.

Second units require one space per bedroom in an enclosed garage. This is a standard requirement for many Southern California cities, consistent with California Government Code section 65852.2, which allows local jurisdictions to include a parking requirement for second units that does not exceed one parking space per unit or per bedroom. The parking standards in Torrance are directly related to the use of the second unit and are consistent with existing neighborhood standards applicable to existing dwellings (as called for in section 65852.2). While second units can contribute to the housing stock in the community, it is important to also ensure the integrity of Torrance's single-family residential neighborhoods. Torrance's second unit ordinance is intended to allow for the development of second dwelling units where appropriate, while maintaining and protecting the essential character and integrity of its single-family residential districts.

While these standards may affect development costs, they are considered necessary to assure certain quality standards for multiple-family housing. Because the City offers flexibility in parking such as tandem parking, reduced parking for senior and special needs housing, parking incentives for affordable developments in order to reduce housing cost, the City's parking standards do not unduly constrain the development or affordability of housing.

OPEN SPACE REQUIREMENTS

To improve the living environment of residential neighborhoods, communities typically require housing to have a certain amount of open space, such as yards, common space, and landscaping. In Torrance, open space is reflected in setbacks and lot coverage requirements, as well as open space ratios. For single-family homes in the R-1 and R-2 districts, one third of the lot area must be reserved for open space.

Zones R-P, R-3, R-R-3, and R-3-3 all require half of one square foot to be set aside for every one square foot of dwelling developed, but the open space need not exceed 600 square feet for each dwelling unit. At least 50 percent of this open space must be provided as usable private open space and must therefore be directly accessible from the dwelling unit. Front yards and enclosed areas designated for recreational purposes can contribute to a maximum of 25 percent of the open space requirement.

In the RTH and R-4 zones, a standard amount of open space is required for each dwelling unit, 1,000 square feet per dwelling unit and 300 square feet per dwelling unit, respectively. In RTH zones, both common and private open space must be provided, in proportions to be determined by the applicant. The R-4 zone allows roof decks to contribute up to 1/3 of the required open space, and enclosed areas for recreation may contribute 1/4 of the required space.

The High Rise Residential District, R-5, requires open space based on the number of stories in the development. For buildings with a small number of stories, the open space requirement is proportionately higher, starting at 6.0 square feet of open space per 1.0 square foot of floor area. A thirteen story building is required to have an open space ratio of .40, and a 24 story building requires .26 square feet of open space for each square foot of floor area.

In the Downtown Residential Multiple-Family District, open space is required dependent on the size of the dwelling unit. For units less than 900 square feet, 250 square feet of open space are required. For units between 901 and 1449 square feet, 500 square feet of open space are required. For units with a total living area of more than 1450 square feet, 750 square feet

of open space is required. There is no minimum requirement for private open space.

PROVIDING FOR A VARIETY OF HOUSING TYPES

The Land Use Element and Land Use Code contain the basic standards that allow for the development of a variety of housing types. Torrance's land use code development standards are considered standard for suburban communities in Los Angeles County and Southern California and do not impede the ability to develop housing at appropriate densities. Table H-32 lists the allowed location of specific uses. To better facilitate the understanding of housing types permitted in zones in the City, a matrix of approved uses in residential zones will be incorporated into the Land Use Code (Program 6).

Table H-32
Permitted Uses in Land Use Code

USES	A-1	R-1	R-2	RTH	R-P	R-3	R-R-3	R-3-3	R-4	R-5
One Family Homes	P	P	P	C	-	P	-	P	-	-
Two Family Homes	-	-	P	-	P*	P	P	P	P	-
Multi-Family Housing	-	-	-	P	P*	P	P	P	P	P
Large Residential Care Facility (>6 persons)	-	-	-	-	P*	-	-	-	P	-
Small Residential Care Facility (6 persons or less)	-	P	P	P	P*	P	P	P	P	P
Small Family Day Care Home	P	P	P	C	P*	P	P	P	P	
Large Family Day Care Home	P*	P*	P*	C*	P*	P*	P*	P*	P*	
Mobile Home Park	-	C	C	-	C	C	C	-	C	-
Second Unit	A	A	A	C	A*	A	A	A	A	-
Boarding Homes	-	-	-	-	P*	-	-	-	P	-

P = Automatically permitted use

A = Accessory Use. Use permitted only if accessory to another primary use on the same site

C = Conditional Use. Use eligible for consideration under the conditional use procedures and permitted only if the conditional use permit is approved, subject to the specific conditions of such permit.

* = Use shall be subject to special conditions or specific restrictions as listed in this section.

- = Not a permitted use.

Source: Torrance Municipal Code, 2007

MIXED-USE DEVELOPMENT

Mixed-use development, specifically the integration of residential and commercial uses, is a familiar housing concept in Torrance. Since the City's inception, Downtown Torrance has incorporated mixed-use in the traditional style of residential living area above ground-floor commercial uses. The R-P zone, or Residential Professional District, allows various combinations of residential and commercial uses, either integrated on a single property or by proximity on separate properties.

The General Plan Land Use Policy Map provides opportunity for new mixed-use development in two designations while preserving neighborhoods where mixing of uses has already occurred. The General Commercial (C-GEN) designation encourages commercial and office or residential mixed-use developments along major corridors by allowing a higher intensity of

development (1.0 FAR), compared with solely commercial uses.¹³ In neighborhoods where office/business and residential uses are already gradually being combined, the Residential-Office (R-OF) land use designation will allow the location of small, less-intense office uses adjacent to residential uses. Residential-Office housing can include low- to medium-rise apartments or townhouses and condominiums on smaller lots. Developments that integrate residential and office uses within one structure will continue to require some form of discretionary review, such as a conditional use permit.

SECOND UNITS

As indicated in the above chart, Torrance permits second units consistent with State law. The ordinance allows for both attached and detached second residential units to be constructed in the single family residential and multiple-family residential zones containing no more than one existing single-family residence. Additional conditions are standard and do not impede the creation of second units. These conditions include:

- Minimum unit size: 450 SF for studio, 700 SF for 1-bed, 900 SF for 2-bed, and 1200 SF for 3-bed
- Maximum unit size: 30 percent of the existing residence if attached, or 1200 SF if detached
- Only one second dwelling unit permitted on any one lot
- Minimum yard setbacks, lot coverage, height restrictions, and FAR for the secondary dwelling unit must comply with the restrictions of the R-1, Single-Family Residential District
- Units located above a detached garage are not allowed unless the garage takes access from a public alley
- One accessible parking space within a private garage for every bedroom contained in the second unit, but no less than one space

MULTI-FAMILY HOUSING

Multi-family housing is permitted by right in most residential zones in Torrance. Two-family units are permitted in the R-2, R-3, R-R-3, R-3-3, R-4, R-5, RTH, and R-P zones. Apartment houses are permitted in all residential zones, with the exception of the R-1 and R-2 zones. In addition, residential uses are conditionally permitted in the C-1 and C-2 zones, allowing convenient access to transportation and commercial activities to persons living in the commercial zones. Larger multi-family structures are allowed in both the R-4 and R-5 zones, permitting buildings up to 50 feet in height in the R-4 zone, and up to 24 stories and an FAR of 3.12 in the R-5 zone.

¹³ Solely commercial developments will be limited to 0.6 FAR.

SENIOR CITIZEN HOUSING

Senior Citizen housing (multi-family housing units that are restricted to persons 55 years or older and that meet the state and federal requirements for senior housing) is conditionally permitted in all residential and commercial zones in the City, with the exception of the R-1 and R-2 zones, which do not permit multi-family housing. The Torrance Municipal Code permits Senior citizen housing at a density of 58 dwelling units per acre. The City has established development standards for senior citizen housing related to minimum units size and open space requirements. Two hundred square feet of open space is required for each dwelling unit, which is generally less than the amount required as a standard residential condition. Further, the City encourages ancillary uses such as laundry, recreation, central cooking facilities, and a small pharmacy be provided on site to serve the residents needs especially those with limited mobility. In order to further facilitate housing for this special needs group, the City has reduced parking requirements for senior housing to 1 parking space per dwelling unit.

The Torrance Land Use Code allows for conversion of existing detached single-family residences into supplemental housing for the elderly, subject to a conditional use permit. The single family residence to which the supplemental residence unit is added must be owner occupied, and the residence must be occupied by no more than two persons, one of whom is related to the owner occupant of the primary residence, and one of whom must be at least 60 years old.

RESIDENTIAL CARE FACILITIES

The Land Use Code defines residential care facilities as those facilities that are licensed by the State to provide 24-hour residential care to persons in need of personal services, supervision, or assistance essential for sustaining the activities of daily living or for the protection of the individual, excluding jails and other facilities. Such facilities may provide nursing, dietary and other personal services, but not surgery or other primary medical treatments such as are customarily provided in convalescent facilities or hospitals. This classification includes retirement homes. Consistent with State law, the City facilitates the development of residential care facilities by treating licensed facilities that serve six or fewer persons as regular residential uses and permitting large residential care facilities serving more than six persons in both the R-P and R-4 zones.

EMERGENCY AND TRANSITIONAL HOUSING

The City's Land Use Code makes generous provisions for housing opportunities for special needs residents. Emergency shelters, transitional shelters, and single-room occupancy units are allowed in the City based on the type and character of development.

Emergency shelters provide short-term shelter for homeless persons. Transitional housing provides longer term housing (up to two years), coupled with supportive services such as job training and counseling to individuals and families who are transitioning to permanent housing. The Torrance Land Use Code does not currently reference either type of housing directly. Siting for emergency and transitional housing is based on the character of development (residential, commercial, etc.), not the population these developments serve. Consistent with State law, small transitional housing serving six or fewer people is considered a regular residential use and permitted in all zones where residential uses are permitted. Transitional housing for more than seven people and operated as a residential care facility is permitted in both the R-P and R-4 zones. Transitional housing that functions as a regular multi-family use (such as apartments) is permitted where multi-family uses are permitted.

Emergency and transitional housing may also be treated as a hotel or motel use based on the character of development, and as such are conditionally permitted in the General Commercial (C-2), Solely Commercial (C-3), and Conditional Commercial (C-5) zones. Hotels and motels are also permitted where allowed under the redevelopment plan for the project area in which such lot or parcel of land is situated. To facilitate the development of emergency housing and comply with State law¹⁴ the City's Land Use Code will be amended to accommodate emergency shelters (Program 7). Conditions for approval of emergency shelters consistent with State law will be clearly specified in the Land Use Code.

To facilitate the development of emergency housing and comply with State law, the City's Land Use Code will be amended to identify a zone in which to permit emergency shelters by right. Conditions for approval of emergency shelters will be clearly specified in the Land Use Code, and will be similar to conditions required for similar uses. The City will evaluate the M-2¹⁵ zone for inclusion of emergency homeless shelters by right. The M-2 zone encompasses 2,273 acres and is comprised of a variety of industrial uses. Specific uses range from refineries to office buildings and accessory commercial uses. The heaviest industrial uses are related to oil refinery operations. However, the majority of land zoned for M-2 is outside of refinery operations. The Torrance Municipal Airport is also located in the M-2 zone. Combined, the refineries and the airport comprise less than half

¹⁴ On October 15, 2007, the State of California Governor signed into law Senate Bill 2 which amends GC Sections 65582, 65583, and 65589.5 of the State Housing Element Law. This legislation requires local jurisdictions to strengthen provisions for addressing the housing needs of the homeless, including the identification of a zone or zones where emergency shelters are allowed as a permitted use without a conditional use permit. This legislation took effect January 1, 2008 and will apply to jurisdictions with housing elements due June 30, 2008 and after.

¹⁵ The M-2 Zone is distinct from the M-2-IRP Zone.

(940 acres) of the M-2 zone. The remaining acreage is defined by lower intensity industrial uses and accessory commercial uses. This area (exclusive of the airport and refineries), approximately 1,333 acres, is substantial in size and can easily accommodate the identified homeless need (100 unsheltered individuals).

The average lot size in the M-2 zone outside of refinery operations is two to four acres. There are six identified vacant parcels located in the M-2 zone ranging in size from one to 23 acres, with an average size of eight acres. Opportunities for homeless shelter siting also exists in developments that can accommodate tenants in large, ready-to-occupy spaces that would be appropriate for reuse as a homeless shelter. The area is well served by major regional transportation as the City's industrial areas are adjacent or very near major regional corridors.

Based on the amount of available industrial land, vacant properties, range of lot sizes available, and opportunities for adaptive reuse of existing buildings, the zone has sufficient capacity to accommodate the identified homeless need (100 persons) in at least one year-round shelter.

SINGLE ROOM OCCUPANCY FACILITIES

Single-room occupancy (SRO) buildings house people in single rooms with tenants often sharing bathrooms and kitchens. SROs are conditionally permitted as hotels or motels in the General Commercial (C-2), Solely Commercial (C-3), and Conditional Commercial (C-5) zones of the City. Several SROs are located within the City including one in Downtown area that is part of a mixed-use development.

MANUFACTURED AND MOBILE HOMES

Manufactured housing is permitted by right on all lots which permit single family houses, pursuant to State law. Mobile homes and mobile home parks developments (termed trailer court and trailer parks in the Torrance Land Use Code) are conditionally permitted in the R-1, R-2, R-3, R-R-3, R-4, R-P, C-1 and C-2 zones. In addition, mobile homes developments can be permitted as a temporary use in the M-1 and M-2 zones.

FARMWORKER HOUSING

As indicated in the Community Needs Assessment there are only 25 Torrance residents that held "Farming, Forestry, and Fishing" occupations, according to the 2000 Census. These persons are most likely employed in plant nurseries, landscaping, or gardening companies, as City records indicate that there are no agricultural operations in Torrance. However, the City does permit agricultural uses, including flower and vegetable gardens, orchards, the raising of tree crops, berry or bush crops, for the purpose of propagation, culture, or wholesaling, in many zones including:

- Light Agricultural (A-1)
- Single Family Residential (R-1)
- Two Family Residential (R-2)
- Limited Multiple Family Residential (R-3)
- Three Unit Multiple Family Residential (R-3-3)
- Unlimited Multiple Family Residential (R-4)
- Residential Professional (R-P)
- Residential Townhome (RTH)

In addition, orchards are permitted to locate within the C-1 and C-2 zones. Very little land in the City is zoned A-1, limited to the Southern California Edison Easement and a portion of vacant land in the southern hillside region. For any agricultural uses in the City, the City will comply with the State Employee Housing Act (Section 17000 of the Health and Safety Code) that allows employee/farmworker housing in zones allowing agricultural uses.

SUPPORTIVE HOUSING

In a supportive housing development, housing can be coupled with social services such as job training, alcohol and drug abuse programs, and case management for populations in need of assistance, such as the homeless, those suffering from mental illness or substance abuse problems, and the elderly or medically frail. A supportive housing development in the form of a residential care facility serving six or fewer persons is treated as a residential use, consistent with State law, but are subject to development standards for the zoning district in which they are located. Similarly, supportive housing that functions as an apartment would be treated as such in the permitting process. Large supportive housing developments that function like an apartment are processed in the same manner as other types of large multi-family developments. Supportive housing for the mentally disabled, drug and alcohol rehabilitation facilities, rest homes, convalescent homes, and nursing homes are all permitted with a conditional use permit.

SPECIFIC PLAN AREA

The Hawthorne Boulevard Corridor Specific Plan, adopted in July 1996 was developed to guide municipal and private actions within the Hawthorne Boulevard Corridor to spur development, increase the City's retail tax base, and provide for the maintenance and beautification of the City's major commercial corridor.

The Specific Plan provides for seven land use sub-districts along Hawthorne Boulevard: the North Torrance Sub-District (NT), Promenade Sub-District (PR), Del Amo Business Sub-District One (DA-1), Del Amo Business Sub-District Two (DA-2), Meadow Park Sub-District (MP), the Hawthorne

Boulevard/Pacific Coast Highway Intersection Area Sub-District (H/PCH), and the Walteria Sub-District (W). Each of these sub-districts has a list of uses that are permitted by right and related development standards. Mixed-use developments that incorporate residential units are conditionally permitted in all sub-districts, excluding the H/PCH sub-district. In addition, both multi-family residential development (with a minimum density of 27 units/acre) and senior citizen housing developments are conditionally permitted in the DA-1 and DA-2 zones.

DENSITY BONUS

Consistent with State law (SB1818), developers in Torrance can receive density bonuses of 20 to 35 percent, depending on the amount and type of affordable housing provided, and "concessions", exceptions from normally applicable zoning and other development standards. The State density bonus provisions have not been incorporated into the City's Land Use Code. No projects have, as of yet, utilized the State density bonus provisions in Torrance.

Table H-33
Density Bonus Opportunities

Group	Minimum % of Units	Bonus Granted	Additional Bonus for Each 1% Increase in Target Units	% Target Units Required For Maximum 35% Bonus
Very Low-Income	5%	20%	2.5%	11%
Low-Income	10%	20%	1.5%	20%
Moderate Income (Condo or PUD Only)	10%	5%	1%	40%
Senior Citizen Housing Development	100%	20%	--	--

Developers may seek a waiver or modification of development standards that have the effect of precluding the construction of a housing development meeting the density bonus criteria. The developer must show that the waiver or modification is necessary to make the housing units economically feasible.

State density bonus regulations also include incentives and concessions. A developer can receive an incentive or concession based on the proportion of affordable units for target groups. Incentives or concessions may include, but are not limited to, a reduction in setback and square footage requirements and a reduction in the ratio of vehicular parking spaces that would otherwise be required that results in identifiable, financially sufficient, and actual cost reductions.

BUILDING CODES AND ENFORCEMENT

The City of Torrance has adopted the California Building Code (CBC), which establishes standards and requires inspections at various stages of construction to ensure code compliance. The City's building code also requires new residential construction to comply with the federal American Disabilities Act (ADA) standards, which specifies that a minimum percentage of dwelling units in new developments must be fully accessible to the physically disabled. Amendments to the CBC have been related to administrative procedures, fire safety requirements, and geological standards. While the incorporation of these measures may raise housing construction costs, these standards are necessary to provide access to homes for people with disabilities and to ensure a safe living environment for the community. Further, the CBC is adopted by many cities throughout California and does not, in general, pose a constraint to residential development.

The City uses a building code and a Land Use (zoning) code enforcement program to help maintain the quality of residential neighborhoods. The Environmental Section of the Community Development Department is responsible for the enforcement of City zoning and land use codes, property maintenance and nuisance codes (both community noise and airport noise codes) and the Building Division is responsible for the enforcement of unpermitted buildings. The program allows residents to report conditions in their neighborhoods. Code enforcement staff will generally respond by making a site inspection to determine if there is a violation and if there is, notice will be given to the resident that explains what needs to be done to correct the violation. While assessing the complaint, the City will also do a cursory inspection of the immediate area.

The Torrance Municipal Code sets the standards for enforcement, and the Environmental Section uses education, enforcement, and dispute mediation to ensure that these standards are maintained. The Code includes property maintenance, nuisance abatement, and vacant building/lot ordinances (Sections 92.32.1, 92.35.1, and 92.38.1) that establish standards of home and property maintenance practices and provide a legal basis for enforcement of the ordinance by code enforcement staff. The ordinances require property owners to keep their housing units in a decent, safe, and sanitary condition.

The City has two home rehabilitation programs in place to assist homeowners and property owners. The Low-Interest Home Rehabilitation Loan Program and the No-Interest Home Rehabilitation Deferred Loan Program are available to qualified homeowners and owners of rental property to rehabilitate dwelling units in need of repair. The City also participates in the Home Improvement Program administered by the Workforce Investment Network Partners, which provides home repairs for low-income seniors and disabled residents. City code enforcement staff

works closely to refer residents that may not be able to complete needed repairs on their own.

ON- AND OFF-SITE IMPROVEMENTS

Site improvements are a necessary component of the new development process. Improvements include the laying of sewer, water, and streets for use by the community, and these improvements make the development feasible. Most residential areas in Torrance are served with infrastructure due to the built-out nature of the City. For new residential development, additions to existing residences, or residential conversions, the following site improvements are typically required: resident and guest parking, paved vehicular and pedestrian circulation areas, private and common open space, landscaping, trash enclosure, and private storage areas. Required street widths vary depending on the category of street on which the development is located. Right-of-way standards are consistent with those established by the General Plan:

- Local Residential Street – 34'-40' (street width only, exclusive of sidewalks and parkways)
- Collector Street – 40'-60' (street width only, exclusive of sidewalks and parkways)
- Minor Arterial Street – 66'-74' (street width only, includes median parkway)
- Major Arterial Street – 70'-82' (street width only, includes median parkway)

Site Improvements for Residential Developments

- Parking
- Open space, private and common
- Trash enclosure
- Landscaping and perimeter walls
- Pedestrian access from sidewalk to entry
- Personal storage areas
- Exterior lighting
- Stormwater drainage facilities
- Fire suppression apparatus and fire exits
- Water pressure apparatus – related to fire safety and water quality
- ADA accessibility requirements
- Service utilities, sidewalk and property lighting – more common for larger developments
- Necessary Sewer Improvements – staff experience indicates that this is more common for larger developments and due to the infill nature of development in Torrance is not as common.
- Necessary street and traffic enhancements– this is more prevalent in commercial development and very large residential developments.
- Curb, gutter, sidewalk facilities

- Alley and alley drain reconstruction – applies to developments with alleys.

In Torrance, improvements required of new developments are mostly related to basic site function that allow for use/habitation and address health and safety considerations. The City provides flexibility in many cases. In cases where site improvements pose a hardship and or a request is made for a modification, City staff can work with the applicant to identify alternatives to satisfying the improvement requirement in the pre-application or plan check process. The City provides greater flexibility on improvements not directly related to safety and health issues (fire, basic site necessities such as utility connections).

Developments using the State density bonus provisions may benefit from the concession/incentive requirements of SB 1818 that require localities to offer up to three concessions/incentives (including incentive or concession proposed by either party that results in an “identifiable, financially sufficient, and actual cost reductions”¹⁶) based on the percentage of targeted units.

FEES AND EXACTIONS

The City of Torrance charges planning and development fees to process and review permits for residential developments. These application and development review fees help offset the cost of processing a particular type of case. The City has designed its fees to recoup City costs associated with review and approval of proposed projects while not unduly constraining the financial feasibility and development of market rate and affordable housing. The fees are adjusted annually based on the Urban Wage Earners and Clerical Workers Price Index for the Southern California region. Fees charged in Torrance are, in general, comparable to those of surrounding communities in Los Angeles County. A survey of neighboring jurisdictions (Carson, Gardena, and Redondo Beach) indicates that permit fees in Torrance are slightly more than those of Carson, but very similar to Gardena and Redondo Beach.

Multiple family developments not requiring any discretionary approval (which do not exceed established development standards) would not be subject to any planning fees and would only be subject to applicable building permit, plan check, and inspection fees which are based on project valuation (approximately \$4,100 for building permit and plan check on a development with a \$400,000 value plus an energy fee and a handicap fee at \$1,474 each), in addition to development impact fees normally associated with residential construction. In comparison, permit fees for a building of equal valuation for the County of Los Angeles is estimated at \$4,960 (not including grading permits or impact fees).

¹⁶ Gov. Code § 65915

**Table H-34
Planning and Development Fees**

Permit Type	Base Fee	Fee for Multiple Filing	Notification Fee	Engineering Mapping Fee	Neighboring Jurisdiction Fees
Conditional Use Permit (CUP)	\$2,363	\$1,181	\$174	\$52	\$750-\$2,424
Development Permit (DVP)	\$1,823	\$911	\$174	-	N/A
Division of Lot (DIV)	\$1,322	\$660	\$174	\$68 per lot	\$1085
Environmental Assessment (EAS)	\$1,908	-	\$174	-	\$500-\$1,000
General Plan Amendment (GPA)	\$3,400	\$2,050	\$316	-	\$2,400-\$3,500
Modification of CUP, PRE, PCR, DVP (MOD)	\$1,936	\$968	\$174	-	\$150-\$2,424
Planned Development (PD)	\$2,734	\$1,367	\$174	-	\$2,290-\$3,500
Planning Commission Review (PCR)	\$1,720	\$860	\$174	\$52	\$1,400-\$2,290
Precise Plan of Development (PRE)	\$1,880	\$939	\$174	\$52	N/A
Tentative Tract Map (TTM)	\$1,736	\$866	\$174	\$57 per lot	\$1,085-\$3,000
Validation Permit (VAL)	\$2,819	-	\$174	-	N/A
Variance (VAR)	\$3,872	\$1,936	\$316	-	\$1,000-\$2,424
Waiver (WAV)	\$1,708	\$854	-	-	N/A
Zone Change (ZON)	\$3,815	\$1,908	\$316	-	\$2,400-\$3,000

Source: City of Torrance, 2007
effective July 1, 2006-June 30, 2007

The City also charges a limited number of impact fees to ensure that services and infrastructure are in place to serve the planned developments. Although impact fees and requirements for offsite improvements add to the cost of housing, these fees and requirements are necessary to maintain the quality of life within a community. Torrance's impact fees include a dwelling unit fee, park fees, and school fees. Los Angeles County provides sewer to the City, and charges a related sewer connection fee. The dwelling unit fees is applied to pay a portion of the costs identified for public facilities used for transportation services, the undergrounding of utilities, sewer and storm drain facilities, and police and fire services. The impact fees function under the Development Impact Fee program, which was approved by City Council on August 30, 2005 and became effective October 31, 2005. The fees are intended to provide funds to recoup the cost of providing infrastructure to the developments, while not unduly constraining the feasibility of both market-rate and affordable housing.

**Table H-35
2007 Torrance Impact Fees**

Impact Fees	Single Family	Multi-Family
Dwelling Unit Fee	Exempt	\$2,094.04
Park & Recreation Fee	\$550/unit	\$550/unit
School Fees	\$2.63/SF	\$2.63/SF
Sewer Connection	\$1,910/unit	\$1,146/unit

Source: City of Torrance, 2007

Fees charged in Torrance are comparable to, and even less than, those of surrounding communities in Los Angeles County. A 2007 National Impact Fee Survey surveyed 38 California jurisdictions and estimated an average total impact fee of \$26,392 for single family residences and \$17,558 for multi-family units within the state. The same study included two Los Angeles County jurisdictions, Lancaster and Long Beach. The chart below indicates that Torrance's impact fees are substantially less than both of these other cities. In Torrance, typical impact fees for multi-family developments are just under \$7,000 per unit. This is significantly less than the statewide average. While impact fees and connection fees contribute to development costs, the fees are necessary to provide sewer service to the developments, and provide adequate funding to maintain the City's parks and schools.

The affordable costs of development fees in the City are an incentive to development as they are also lower than similar neighboring cities. The City Council has the discretion to waive a portion or all of the application fees for a project. The Community Development Director also has some discretion in waiving building permit fees and development impact fees. Staff records indicate that the City has deferred developer-responsible improvements to help with project feasibility.

**Table H-36
Total Impact Fees**

City	Total Impact Fees	
	Single family	Multi-family
Torrance	\$7,194*	\$6,977**
Lancaster	\$12,103	\$8,538
Long Beach	\$8,363	\$5,513

Source: Clancy Mullen, Duncan Associates, 2007 and City of Torrance, 2007

* Assuming an average unit size of 1800 SF for single family units

** Assuming an average unit size of 1000 SF for multi-family units

PROCESSING AND PERMIT PROCEDURES

The development review process is an important tool that helps ensure that new housing meets all necessary health and safety codes and is supplied with all necessary utilities and infrastructure. Yet, the development review process can also constrain opportunities for the development of lower income housing, particularly through the indirect cost of time in the process and the direct cost in fees.

The Community Development Department is the lead agency in processing residential development applications, and as appropriate, coordinates the processing of these applications with other City departments and agencies. The City uses various development permits to ensure quality housing while

minimizing the costs associated with lengthy reviews, and provides a procedural guide to facilitate the submittal process.

Development processing times for residential projects vary according to the complexity of the proposal, but are relatively short and expeditious due to streamlined procedures. Single-family homes generally are allowed by right and simply require a building permit. This is true as well for rental duplexes or multiple-family projects that meet specified development standards. For-sale multiple-family housing, and two-unit or multiple-family housing that exceed certain development thresholds require Planning Commission review.

Guidance on projects that require discretionary review is provided through established development standards and design guidelines in City documents. For example, developers of projects within the Hawthorne Boulevard Specific Plan area that trigger discretionary review can refer to the City's Hawthorne Boulevard Specific Plan, which includes clearly written and detailed standards and guidelines. These standards and guidelines provide developers a comprehensive template for designing their projects to ensure maximum compatibility in the design stage, before an application is formally submitted to the City and subject to further review. Designs of projects within the parameters of established specific plans, standards and other guidelines, help ease the review process and reduce processing time.

From submittal to Planning Commission hearing, a subdivision request (Tract Map or Parcel Map) takes on average 10 to 12 weeks. Other zoning entitlements required for the project are processed concurrently with the subdivision request. A project that requires a Variance, Zone Change, or General Plan Amendment adds about four to six weeks to the process. Additionally, while Building Permits generally take four to six weeks to process, applicants have the option to pay an expedited plan check fee which can significantly reduce processing time.

Table H-37
Development Review Time Frames

Application	Estimated Processing Time
Conditional Use Permit	10 - 12 weeks
Planning Commission Review	10-12 weeks
Waiver	6 - 8 weeks
Variance	14 - 16 weeks
Parcel Map or Tract Map	10 - 12 weeks
Zoning Map Amendment	14 - 16 weeks
General Plan Amendment	14 - 16 weeks
Environmental Review	Adds approximately 4 weeks
Building Permit	4 -6 weeks

Source: City of Torrance Staff

Processing times may be substantially longer if an environmental impact report (EIR) is required for a project. However, processing time relative to

environmental review has been reduced substantially in recent years. Prior to 1998, environmental review was conducted in a separate process involving an Environmental Review Board and separate public hearings and notification. Decisions by the Board could be appealed to City Council, allowing for several public hearings only on the environmental issues separate from consideration of the development issues relative to the project. This process could add two to three months to the review process, and that is without public controversy. In the interest of reducing processing times and fees, the Environmental Review Board was eliminated and its duties transferred to the Planning Commission. Combined environmental and project review has shortened the review process on average by two months.

COASTAL ZONE DEVELOPMENT

The Hillside and Local Coastal Overlay Zone in the City of Torrance consists of 104 acres of land, which lie west of Palos Verdes Boulevard, north of the City of Palos Verdes Estates and Rolling Hills Estates, and south of the City of Redondo Beach. The Coastal Zone is almost entirely developed with well-established and well-maintained residential properties, both multi-family and single family dwellings.

The existing housing stock in the Coastal Zone consists of 1,076 units as of April 2008, compared to the 2001 Housing Element (1,101 units). City records confirm that there has been no removal/demolition of units. The housing stock includes 170 single family units, 28 planned development units, 152 condominiums, 100 duplex/triplex/quadplex, and 626 apartment units. There is one vacant residential parcel. The balance of the Coastal Zone encompasses 13.3 acres of Public Use (beach and parkland) and 3.5 acres of Commercial Center designated properties.

California Government Code Section 65588(c) requires each periodic revision of the Housing Element to include the following information relating to housing in the Coastal Zone: a) the number of new housing units approved for construction within the coastal zone since January 1, 1982; b) the number of housing units for persons and families of low or moderate income required to be provided in new housing developments either within the coastal zone or within three miles of the coastal zone as a replacement for the conversion or demolition of existing coastal units occupied by low or moderate income persons; c) the number of existing residential units occupied by persons and families of low or moderate income that have been authorized to be demolished or converted since January 1, 1982 in the coastal zone; and d) the number of residential units for persons and families of low or moderate income that have been required for replacement units.

Since 1982, 58 new residential units have been constructed in the Coastal Zone. Since the last Housing Element revision in 2000, 25 units have been

approved, including a 23-unit mixed-use development project and a two-unit condominium project. The majority of residential areas in the coastal zone are single family in nature and very stable (limited development activity). The units involved are not subject to the replacement requirements. The City has no formal inclusionary housing policy for the coastal area.

HOUSING FOR PERSONS WITH DISABILITIES

Pursuant to State law, Torrance permits state-licensed residential care facilities serving six or fewer persons in all of its residential zoning districts by right. In addition, several housing types for persons with disabilities require a CUP that is no more stringent than those for other conditional uses. For example, large community care facilities with more than six persons are permitted by right in the R-4 zone. Large community care facilities are also permitted in the R-P zone, subject to Planning Commission review.

The City has adopted the 2001 California Building Code. Standards within the Code include provisions to ensure accessibility for persons with disabilities. These standards are consistent with the Americans with Disabilities Act. No local amendments that would constrain accessibility or increase the cost of housing for persons with disabilities have been adopted. To accommodate disabled persons in public facilities, the City defers to Title 24 of the California Handicap Accessibility Code.

The definition of “family” may limit access to housing for persons with disabilities when municipalities narrowly define the word, illegally limiting the development of group homes for persons with disabilities, but not for housing similar sized and situated families. “Family,” as defined by the Torrance Municipal Code, is

- a) One person living alone; or
- b) Two or more persons related by blood, adoption or marriage, living and cooking together as a single housekeeping unit, exclusive of household servants, and one or two additional persons forming part of such single housekeeping units who are non-paying guests of such related persons; or
- c) Two adults and their dependents living and cooking together as a single housekeeping unit; or
- d) Three persons living and cooking together as a single housekeeping unit though not related to each other by blood or marriage, exclusive of household servants; or
- e) Four or more unrelated persons living and cooking together as a single housekeeping unit for which a waiver has been obtained as provided in Article 2 of Chapter 4 of this Division (Section 94.2.1. et seq.).

- f) Nothing herein shall be construed to prohibit foster homes licensed in accordance with Section 31.7.3. of this Code.

While the Land Use Code does differentiate between related and unrelated persons, both are considered “families” under the definition. Further, the definition does not specify the maximum number of persons which would reasonably be considered a family, and therefore does not restrict the ability of residential care facilities to site in the City of Torrance. However, the City’s definition of “family” is outdated and may impede development in some situations. As such, the City will amend its Land Use Code to revise the definition of family (Program 13).

REASONABLE ACCOMMODATION

The Fair Housing Act, as amended in 1988, requires that cities and counties provide reasonable accommodation to rules, policies, practices and procedures where such accommodation may be necessary to afford individuals with disabilities equal housing opportunities. While fair housing laws intend that all people have equal access to housing, the law also recognizes that people with disabilities may need extra tools to achieve equality. Reasonable accommodation is one of the tools intended to further housing opportunities for people with disabilities. For developers and providers of housing for people with disabilities who are often confronted with siting or use restrictions, reasonable accommodation provides a means of requesting from the local government flexibility in the application of land use and zoning regulations or, in some instances, even a waiver of certain restrictions or requirements because it is necessary to achieve equal access to housing. Cities and counties are required to consider requests for accommodations related to housing for people with disabilities and provide the accommodation when it is determined to be “reasonable” based on fair housing laws and the case law interpreting the statutes.

State law allows for a statutorily based four-part analysis to be used in evaluating requests for reasonable accommodation related to land use and zoning matters and can be incorporated into reasonable accommodation procedures. This analysis gives great weight to furthering the housing needs of people with disabilities and also considers the impact or effect of providing the requested accommodation on the City and its overall zoning scheme. Developers and providers of housing for people with disabilities must be ready to address each element of the following four-part analysis:

- The housing that is the subject of the request for reasonable accommodation is for people with disabilities as defined in federal or state fair housing laws;
- The reasonable accommodation requested is necessary to make specific housing available to people with disabilities who are protected under fair housing laws;

- The requested accommodation will not impose an undue financial or administrative burden on the local government; and
- The requested accommodation will not result in a fundamental alteration in the local zoning code.

To create a process for making requests for reasonable accommodation to land use and zoning decisions and procedures regulating the siting, funding, development and use of housing for people with disabilities the City will create and adopt a reasonable accommodation procedure and provide information to residents via their public counters and website (Program 12).

2.2.2 MARKET CONSTRAINTS

Many factors that relate to housing costs are related to the larger housing market in general. Land costs, construction costs, and labor costs all contribute to the cost of housing, and can hinder the production of affordable housing. Additionally, the availability of financing can limit access to homeownership for some low-income households. Market-related constraints are part of regional trends related to housing and local jurisdictions seldom have any control over these.

CONSTRUCTION COSTS

Construction costs vary widely according to the type of development, with multifamily housing generally being less expensive to construct than single-family homes. However, there is wide variation within each construction type, depending on the size of the unit and the number and quality of amenities provided.

An indicator of construction costs is Building Valuation Data. The City of Torrance Building and Safety Department maintains a construction valuation list, for all construction and residential construction. Valuation costs generally include structural, electrical, plumbing and mechanical work, in addition to interior finish and normal site preparation, but does not take into account the cost of land upon which the building is built. The Building valuation for Type V, New Residential Single Family is \$101.60 per square foot. For multi-family housing, the cost of construction varies significantly based on the type of construction. A Type V, wood-frame construction development is valued at \$94.70 per square foot, while a Type I or II construction multi-family development is valued at \$120.10 per square foot.

Another factor related to construction costs is the number of units built at one time. As the number increase, overall costs generally decrease as builders can benefit from the economies of scale.

LAND COST

Land is perhaps the major variable cost component in producing new housing. A very limited amount of vacant land is available in mostly built-out Torrance. A survey of recent land sales revealed that only two residential lots were listed between January and September 2007. One of these lots had an existing single family home, but the site had approved plans for four townhomes. The average cost per square foot for these sites is low, at \$53 per square foot, likely due to potential difficulties in construction including hillsides. Even at this price, the cost of an acre of residential land is over \$2.2 million. Recent sales of commercial land in the City are significantly more expensive, up to \$230 per square foot.

LABOR COST

The California Labor Code applies prevailing wage rates to public works projects exceeding \$1,000 in value. Public works projects include construction, alteration, installation, demolition, or repair work performed under contract and paid for in whole or in part out of public funds. State law exempts affordable housing projects from the prevailing wage requirement if they are financially assisted with only redevelopment housing set-aside funds. However, if other public funds are involved, which is often the case, prevailing wage rates may still be triggered. While the cost differential in prevailing and standard wages varies based on the skill level of the occupation, prevailing wages tend to add to the overall cost of development. In the case of affordable housing projects, prevailing wage requirements could effectively reduce the number of affordable units that can be achieved with public subsidies.

HOME FINANCING

The availability of financing for a home greatly affects a person's ability to purchase a home or invest in repairs and improvements. The Home Mortgage Disclosure Act (HMDA) requires lending institutions to disclose information on the disposition of loan applications by income, gender, and race/ethnicity of applicants.

Table H-38 presents the disposition of home purchase loan applications in 2005 by income of the applicants. The data is for the Los Angeles-Long Beach-Glendale Metropolitan Statistical Area (MSA), of which Torrance is a part. The data includes purchases of 1 to 4 unit homes as well as manufactured homes. Over 86 percent of the loan applications were received from above moderate-income households (earning greater than 120 percent of Median Family Income (MFI)). Moderate-income households (80 to 120 percent of MFI) and lower-income households (less than 80 percent MFI) accounted for seven percent and two percent, respectively. (Income data was unavailable for 5 percent of the applicants.) Origination

refers to loans approved by the lender and accepted by the applicant. The overall loan origination rate was under 56 percent, and this rate decreased as income decreased. These rates can be expected to contract further as a recent national survey conducted by the Federal Reserve found that more than half of banks responding reported they had tightened their lending standards for subprime mortgages. Additionally, slightly more than 10 percent of responding banks said they had recently tightened lending standards, while none reported easing standards.¹⁷

¹⁷ Daily News, 8/13/07: No-down mortgage a relic, buyers face more scrutiny.
http://www.dailynews.com/business/ci_6616413

Table H-38
Disposition of Conventional Home Purchase Loan Applications for the
Los Angeles-Long Beach-Glendale MSA

Applicant Income	Total Apps.	Percent of Total	% Orig.	% Denied	% Other*
Lower Income (<80% MFI)	7,048	2%	27.6%	38.2%	34.2%
Moderate Income (80 to 120% MFI)	22,823	7%	50.7%	21.5%	27.8%
Upper Income (>120% MFI)	269,321	86%	57.1%	17.9%	24.9%
All	312,667**	100%	55.6%	18.5%	25.9%

Source: Home Mortgage Disclosure Act (HMDA), 2005.

* "Other" includes applications approved but not accepted, withdrawn, and files closed for incompleteness.

**Totals do not match up based on the unavailability of income data for some applicants.

2.2.3 ENVIRONMENTAL CONSTRAINTS

Torrance has several environmental constraints that affect potential development. These constraints are due to endangered species and sensitive habitat, heightened seismic activity, noise levels in excess of City standards, potential mineral extraction facilities, and other constraints which preclude or restrict the development of housing. This section briefly outlines these constraints.

ENDANGERED SPECIES AND SENSITIVE HABITAT

Torrance contains few areas where native habitat hosts endangered or sensitive species, as most of the City's open space is developed as programmed urban parks. Torrance has one significant resource to the natural habitat of Southern California, the Madrona Marsh, which was established as a permanent ecological preserve in 1986. The Marsh is a remnant of a natural vernal wetland sustained by a historic drainage basin that no longer exists. The Marsh covers approximately eleven acres within a larger open space preserve area; the balance of the area is sandy upland and wetland, all of which has been designated by Los Angeles County as a Significant Ecological Area. Vernal marshes are distinct in that they flood during the rainy season and dry out after the rainy season has passed. This wetland regime produces a unique ecosystem, and its significance is evidenced by the diversity of life that resides there. This 42-plus acre site is home to over 110 species of plants, over 65 families of insects, two amphibian species, three species of reptiles, about 160 types of birds, and at least four mammal species. The Marsh, dedicated as an ecological preserve, cannot be developed for urban uses.

SEISMIC ACTIVITY

The potential for seismic activity and ground shaking in Torrance depends on the proximity to the affected fault and the intensity of the seismic event

along the fault. Since Torrance is close to multiple fault zones, movement along any of the zones has the potential of adversely affecting the City. The highest risks from earthquake fault zones come from the Palos Verdes fault zone, the Puente Hills fault, the Newport-Inglewood fault zone, the Elysian Park fault zone, the Malibu Coast-Santa Monica-Hollywood fault zone, and the Whittier fault zone. As of late 2005, no Alquist-Priolo Earthquake Fault Zones had been designated within the Torrance city limits. However, if the Palos Verdes fault were ever zoned as an active fault, then an Alquist-Priolo Earthquake Fault Zone would include a southern portion of Torrance.

The City has a mandatory retrofit seismic ordinance that was adopted in 1987, applicable to the most susceptible building type to earthquake damage, unreinforced masonry. The City used subsidies to bring almost all of the older buildings into compliance with the City's mandatory strengthening requirements.

MINERAL EXTRACTION

According to the State Mining and Geology Board, the majority of land within Torrance is classified as MRZ-1 (no significant mineral deposits are likely) and MRZ-3 (significance of mineral deposits cannot be determined). A small strip of land within the City is designated as MRZ-2, indicating that significant mineral deposits are present or likely to be present. The area is located south of Pacific Coast Highway, and roughly east of Hawthorne Boulevard.

The classification system is intended to ensure consideration of statewide or regionally significant mineral deposits by the City in planning and development administration. These mineral resource designations are intended to prevent incompatible land use development on areas determined to have significant mineral resource deposits.

ENERGY EFFICIENCY

The City promotes energy conservation through the implementation of State of California Title 24 building code energy performance requirements. Title 24 measures require, for example, minimum ceiling, wall, and raised floor insulation, and minimum heating, ventilating, air conditioning and water heating equipment efficiencies. The City also recognizes the role of sustainable building practices in achieving energy efficiency, and is home to one of the largest and most publicized examples of green building, the Toyota headquarters building. The City will undertake a phased approach to adopting green building practices through public education and recognition as the key to implementing green building design and construction on a wide scale. Multiple sustainability and energy conservation measures are identified in General Plan Appendix A: Implementation Programs.

3. HOUSING RESOURCES

The resources available for the development, rehabilitation, and preservation of housing in Torrance are addressed in this section of the Housing Element. This section provides an overview of available land resources and residential sites for future housing development, and evaluates how these resources can work toward satisfying future housing needs. Also discussed are the financial and administrative resources available to support affordable housing and energy conservation opportunities.

3.1 AVAILABILITY OF SITES FOR HOUSING

3.1.1 REGIONAL HOUSING NEEDS ALLOCATION (RHNA)

State law requires that a community provide an adequate number of sites to allow for and facilitate production of the regional share of housing. To determine whether a jurisdiction has sufficient land to accommodate its share of regional housing needs for all income groups, that jurisdiction must identify “adequate sites.” Under State law (California Government Code section 65583[c][1]), adequate sites are those with appropriate zoning and development standards, with services and facilities, needed to facilitate and encourage the development of a variety of housing for all income levels. Torrance’s Regional Housing Needs Allocation (RHNA) for the 2008-2014 planning period has been determined by SCAG to be 1,828 housing units, including 468 units for very low-income households, 292 units for low-income households, 312 units for moderate-income households, and 756 units for above moderate-income households.

**Table H-39
RHNA 2007**

Income Group	% of County MFI	2007 Total Housing Units Allocated	Percentage of Units
Very Low	0-50%	468	26%
Low	51-80%	292	16%
Moderate	81-120%	312	17%
Above Moderate	120% +	756	41%
Total		1,828	100%

PROGRESS TOWARDS RHNA

Since the RHNA uses January 1, 2006 as the baseline for growth projections for the Housing Element planning period of 2008 - 2014, jurisdictions may count toward the RHNA any new units produced since January 1, 2006.

Constructed Units

As shown in Table H-40, a portion of the RHNA has already been achieved with housing units constructed, under construction, and approved. Specifically, 986 above-moderate income units have been constructed or approved since January 1, 2006.

Second Units

An additional 2 accessory dwelling units (also referred to as second units or granny flats) are included in the RHNA credits. Two of the second units have been entitled since 2006. These units are anticipated to be affordable to moderate-income persons given their comparable size and rent relative to efficiency/studio units in Torrance (approximately \$800-\$1,000 per month).

Projected Second Units

The City projects that during the planning period approximately seven new second units will be developed. The 7 projected second units are included as credits consistent with HCD guidelines. These units are anticipated to be affordable to moderate-income persons given their comparable size and rent relative to efficiency/studio units in Torrance (approximately \$800-\$1,000 per month).

**Table H-40
Progress Towards RHNA**

Development Activity (since 01/01/2006)	Income Level				TOTAL
	Very Low 30- 50%AMI	Low 50-80% AMI	Moderate 80-120% AMI	Above Moderate 120%+ AMI	
Units built	0	0	0	577	577
Units under construction	0	0	0	298	298
Units approved	0	0	9*	111	111
<i>Total</i>	0	0	9	986	995
2008 RHNA	468	292	312	756	
Remaining RHNA after credits are applied:	468	292	303	--	1,063

* 2 of the second units have been entitled since 2006. The City projects that during the planning period, approximately 7 second units will be developed. These 9 second units are included as credits consistent with HCD guidelines

REMAINING RHNA AFTER CREDITS

With these credits, the allocation of above-moderate income units (756) has been met, leaving a remaining RHNA of 1,063 housing units, including 468 units for very low-income households, 292 units for low-income households, and 303 units for moderate-income households.

RESIDENTIAL SITES INVENTORY

The analysis below indicates that the remaining RHNA can be accommodated by the current draft Land Use Plan contained in the Land Use Element, and based on the availability of vacant and underutilized land.

VACANT LAND

State law requires that jurisdictions demonstrate in the housing element that the land inventory is adequate to accommodate that jurisdiction's share of the region's projected growth. The inventory of vacant residential land in Torrance totals 27.4 acres. Based on this inventory, it is clear that the City is close to built out, with limited opportunities for development on vacant land. Of these vacant parcels, 24.4 acres are designated Low Density Residential (and most, 23.2 acres, are topographically constrained), 1.50 acres are designated Low Medium Density Residential, 0.42 acres are designated Medium Density Residential, 0.40 acres that are proposed to be designated Residential Office as part of the General Plan update, and 0.7 acres that are proposed to be designated General Commercial as part of the General Plan update. Mixed use development is allowed in the General Commercial designation (C-3) zone. R-4 uses are allowed in the C-3 zone and R-4 allows 31-44 du/ac consistent with the Medium-High Density Residential designation. These vacant properties, identified in Table H-41, have the potential to yield 69 units, 31 of which can facilitate lower-income housing, as defined by State law.¹⁸

¹⁸ California Government Code Section 65583.2: if a local government has adopted density standards consistent with the population based criteria set by 65583.2 (at least 30 du/ac for Torrance), the Department of Housing and Community Development (HCD) is obligated to accept sites with those density standards (30 units per acre or higher) as appropriate for accommodating the jurisdictions share of regional housing need for lower-income households. HCD Memorandum: Amendment of State Housing Element Law – AB 2348, June 9, 2005.

**Table H-41
Residential Vacant Land Inventory**

General Plan Designation	Zoning	Affordability Level	Maximum Density	Vacant Acreage	Potential Dwelling Units
Low Density Residential (R-LO)	R-1	Above Moderate	9 du/ac	1.2	4
Low Density Residential (R-LO) – Topographically Constrained	A-1	Above Moderate	9 du/ac	23.2	15
Low Medium Density Residential (R-LM)	R-2/M-L	Above Moderate	18 du/ac	1.5	19
Medium Density Residential (R-MD)	R-3	Lower	31 du/ac	0.42	10
Residential Office (R-OF)	CR	Lower	31 du/ac	0.40	5
General Commercial*	C-3	Lower	31 du/ac	0.7	16
Total				27.4	69

Source: Hogle-Ireland, Inc, 2008

Note: Potential Dwelling Units do not reflect straight application of maximum density to vacant land. The number of dwelling units has been reduced to reflect expected densities and physical site conditions, such as steep slopes. Expected densities are consistent with the Land Use Element.

*Assumes a mixed use development (allowed in the General Commercial designation), R-4 uses are allowed in the C-3 zone and R-4 allows 31-44 du/ac consistent with the Medium-High Density Residential designation.

RECYCLABLE LAND

In addition to vacant sites, future housing units can be accommodated on underutilized lots currently developed at less than the maximum permitted density. Given the scarcity of developable land in Torrance, most residential construction in the City has involved infill development on underutilized properties. The sites most suitable for recycling and reuse are located throughout the City, and are identified in the Land Use Element study areas, meaning that the City has identified specific locations where a change in use or intensity is desired (see discussion below). In addition additional sites throughout the City are included as many of these areas are intended for high density development yet the sites are developed with single family homes. These areas offer the opportunity for development on contiguous sites at the appropriate densities to accommodate lower income housing. Due to the scarcity of developable vacant land in the City, these properties offer an economic incentive to the property owner to develop at higher densities. Recycling to higher-intensity uses is very probable given that the scarcity of developable vacant land in Torrance makes higher-density development most cost effective in these higher density areas.

The analysis of residentially zoned land reveals that underutilized residential properties in Torrance have the potential for development of at least 1,039 dwelling units. All 1,039 units could be constructed on properties with appropriate densities to facilitate lower-income housing

The City acknowledges that small lot development may be more difficult; thus, the City has included only those smaller properties that have the potential for sufficient added capacity to make recycling of land

economically feasible. Sites included in the sites inventory under recyclable land have a realistic capacity (75 percent of maximum density) that is at least a three-fold increase in capacity.

As further evidence of the recycling potential in the City, since 2006 most units built or approved have involved recycling of land to achieve additional units. On residential properties that recycled to more intense residential uses, the average projects achieved at least twice as many units. This increase in the number of residential units on limited developable land demonstrates that the City facilitates and encourages recycling and that there is a demand and market for recycling of land to higher densities.

Table H-42 presents a summary of residential capacity on underutilized residential land. A detailed listing of the underutilized properties is included in Table H-42 and in Figure H-5.

RECYCLABLE LAND: GENERAL PLAN STUDY AREAS

Because vacant land is scarce, opportunities to enact positive changes through land use are limited. During the General Plan process, several areas were identified as transition areas experiencing land use changes, physical blight, or stagnation and where properties are underutilized or undervalued. The areas were identified based on interviews with the City Council, City department heads, and members of the community; community workshops; and City staff and Planning Commission recommendations. They represent areas where change will be encouraged during the 20-year planning horizon of this General Plan. Land use changes in these areas aim to improve otherwise underused or poorly maintained areas that have not lived up the potential envisioned in prior General Plans. One of the more significant changes to several of the study areas is the increased housing opportunities with land use designations allowing at least 31 units per acre.

DOWNTOWN REDEVELOPMENT PROJECT AREA

The Downtown Redevelopment Project Area encompasses 88.5 acres and contains the original commercial core of the City. Historically, the pattern of redevelopment in the Downtown area has not been limited to construction of projects dedicated solely for commercial uses. Trends indicate that the Downtown area has been consistently redeveloped with mixed-use developments which integrate a residential component. It has been common practice for projects in the Downtown area to consist of ground-floor commercial uses and an above-ground-floor residential use.

The Redevelopment Agency has been instrumental in providing funds for new development and property maintenance and rehabilitation. To meet the Agency's requirements for low-income housing, the City is currently in negotiations for acquisition of property for development of affordable residential units on two sites. The current use on the sites includes small

scale industrial uses. These two sites are just less than one acre in size but have the potential to be consolidated if the alley adjacent to the properties is vacated.

- Downtown Site 1: 4 properties encompassing 0.844 acres with the capacity to accommodate 37 units at 45 units/acre density.
- Downtown Site 2: 7 properties encompassing 0.88 acres with the capacity to accommodate 38 units at 45 units/acre density.

Both sites are located within the redevelopment project area and are in negotiations for Agency purchase for development of affordable housing.

HAWTHORNE BOULEVARD CORRIDOR SPECIFIC PLAN

There are two sites currently located within the Hawthorne Boulevard Corridor Specific Plan (HBCSP). One site is located at the northeast corner of Del Amo Circle Drive and Carson Street. The site is zoned as HBCSP Del Amo-1, which has a minimum residential density of 27 units per acre and has no maximum density. The Del Amo-1 zone has a maximum floor area ratio (FAR) of 1.0; however, maximum FAR may be exceeded for mixed-use developments with approval of the Planning Commission. The 5.2-acre site is used as a parking lot and has had a history of potential for housing redevelopment projects. Multiple development applications have been submitted for the site in the past, indicating the continual interest and economic feasibility of redeveloping the sites with residential uses. The site currently has a pending application for a 460-unit Senior-living complex on 5.2 acres, with a density of approximately 89 dwelling units per acre. Past submitted applications for this site have also included projects of 364, 296, and 226 residential units.

The second site is located on the corner of Lomita Boulevard and Samuel Street. This site is zoned as HBCSP Meadow Park Sub-district (MP) and allows for residential development in a mixed-use project. This site is currently used as an office building but has also received past interest in redevelopment as a mixed-use project. Past submitted applications for this site have included a project that proposed between 30-40 units.

ADDITIONAL AREAS

A cluster of sites is located just north of Sepulveda Boulevard and east of Crenshaw Boulevard along Apple, Santa Fe, and Gramercy Avenues. These sites were selected for their location in contiguous clusters which provide the opportunity for lot consolidation and in areas where higher density designations are encouraging transitioning of single family units to higher density units. The age of the structures on the sites chosen will encourage redevelopment as many are over 50 years old. The average age of the sites chosen is 56 years. The age of the structures on the sites ranges from the early 1940s to the later 50s. Currently developed with single-family units,

these properties are designated for up to 31 units per acre. Combined these clusters encompass 3.8 acres and have the capacity for 83 units. Due to the scarcity of developable vacant land in the City, most future development will be on underutilized residential sites, sites that are built at significantly lower densities than currently allowed. These properties offer an economic incentive to the property owner to develop at higher densities.

Apple Avenue

The Apple Avenue sites are located in two clusters of 1.5 acres and 0.4 acres. The sites were chosen as the current uses are single-family homes along a street that has exhibited a continual trend of transitioning to higher density, multi-family uses. Higher density multiple family uses have been developed to the north and south of the site. On the first cluster, the seven single family homes have the potential for development of at least 33 residential units. On the second cluster of lots, the three single-family homes have the potential for development of at least 10 units. The age of the structures on the sites in this area will encourage redevelopment, as they are all over 50 years old. The site is surrounded on the north and east with high-density residential development. Given the scarcity of developable land, the high demand for housing in the South Bay, the potential to increase the number of housing units by over four under percent, and the opportunity for densities of at least 31 units per acre, these are ideal redevelopment opportunities.

Santa Fe Avenue

The site is comprised of four lots with a current use of single-family homes. The lots are designated for development up to 31 units per acre. Given the opportunity for higher-density development, many lots on the same block have transitioned to higher density uses. While there are currently four units on these lots, it has the capacity for a three-fold increase in units (12 units) at densities that have been established by the State as capable of accommodating affordable housing. The age of the structures on the sites in this area will encourage redevelopment as they are between 50 and 57 years old.

Gramercy Avenue

The site is comprised of eight lots with a current use of single-family homes. The lots are designated for development at 31 units per acre. Given the opportunity for higher-density development, many lots on the same block have transitioned to higher-density uses. While there are currently 11 units on these lots, it has the capacity for more than a three-fold increase in units (37 units) at densities that have been established by the State as capable of accommodating affordable housing. The age of the structures on the sites in this area will encourage redevelopment as they are between 48 and 60 years old.

SCATTERED SITES

A review of the City's GIS records indicates that there are opportunities for infill development at scattered sites throughout the City, as presented in Figure H-5. Recyclable properties are those that are built with significantly fewer units than allowed by City land use regulations. The properties included in this part of the underutilized land inventory are properties with potential for more than twice the number of existing housing units. This approach ensures that the sites have realistic recycling potential and that there is an economic incentive for recycling in a city with limited residential development opportunities.

Certain properties among the scattered sites contain existing non-residential uses that are likely candidates for conversion to residential uses. These properties are located in areas where the pattern of development has demonstrated a trend of conversion of existing underutilized and non-residential uses into multi-family uses. Also, many of these properties contain parcel sizes and configurations that make these sites conducive for recycling to multi-family uses:

- Church and Parking lot use, Maricopa Street.: This site consists of two parcels which combined is approximately 3.2 acres. Currently one parcel supports a church and a parking lot, and on the other parcel is vacant land. The property owner of the vacant land has received entitlements for subdivision into a condominium development. In addition, the owners of have expressed interest in developing the parcel with the church and parking lot, as it is underutilized (70-80 percent of the site is used for parking or turf). Combined, the realistic capacity of the entire site can accommodate a substantial increase in multi-family dwelling units than is currently entitled.
- Credit Union and Parking lot use, Arlington Avenue: This site contains the sole commercial use in a neighborhood that is dominantly multi-family residential. The site's surrounding area has demonstrated a trend of property conversions, with single-family residential uses being replaced with multi-family residential uses.
- Church and Parking lot use, 182nd Street: This site is located next to multi-family residential development and is in an area for which development trends have been the conversion of non-residential uses into residential use, and of recycling underutilized sites into denser uses.
- Masonic Temple and Parking lot use, 2326 Cabrillo Avenue: The site is located in a predominantly multi-family residential neighborhood, where conversion and/or recycling into multi-family developments have historically occurred. The combination of old structure age

and parcel size presents ideal conditions for conversion to multi-family residential use.

In addition, the age of the structures on the scattered sites chosen will encourage redevelopment as many are over 50 years old. These structures dated from the mid-1940s to the early 1960s. The scattered sites identified have the potential for development of 376 units at densities that can facilitate lower-income housing, as defined by State law. The sites under this category are contiguous to other underutilized sites ensuring the highest potential for lot consolidation. The City will encourage lot consolidation by offering assistance to interested developers.

Realistic Densities

For the purpose of this Housing Element, calculations of realistic capacity assume that properties will achieve a density that is 75 percent of the maximum allowed density. This reduction accounts for applicable land use controls and site requirements and takes into consideration recent development trends in Torrance. However, this average density should not be construed as a result of the City's development standards. Oftentimes, developers choose not to exhaust available resources to maximize their development, or the failure to maximize the development is due to inefficient site plan and architectural design. Finally, achievable density on a property is often influenced by how much a developer is willing to spend on a development, which is beyond the discretion of the local agency. In a tight housing market, achieving maximum density is financially feasible because the developer is able to recuperate the investment even at high density products that do not usually command the highest market value.

A review of City records indicated that residential developments in Torrance achieve an average of 85 percent of the maximum density.

**Table H-42
Summary of Residential Capacity on Underutilized Residential Land**

General Plan	General Plan/Zoning	Maximum Density	Acres/Parcels	Existing Use	Realistic Capacity (75% of maximum allowed density)	Affordability Level
Hawthorne Boulevard Corridor						
Del Amo Circle Boulevard Site	Commercial Center/Hawthorne Boulevard Corridor Specific Plan DA-1	89 du/ac	5.2 acres	Parking lot	460 units*	Lower
Lomita Boulevard Site	General Commercial/Hawthorne Boulevard Corridor Specific Plan MP	30 du/ac**	2.45	Parking lot, office building	36 units**	Lower
Downtown Redevelopment Project Area***						
Downtown Site 1	Commercial Center/Downtown Redevelopment Project Area	45 du/ac	0.84 acres 4 contiguous parcels – adjacent to Downtown Site 2	Light Industrial, parking lot	37 units	Lower
Downtown Site 2	Commercial Center/Downtown Redevelopment Project Area	45 du/ac	0.88 acres 7 contiguous parcels – adjacent to Downtown Site 1	Industrial lot, warehouse	38 units	Lower
Scattered Sites						
Apple Avenue sites	Medium Density Residential	31 du/ac	1.86 acres, 10 parcels (in two contiguous groups)	Various (presented in Table H-48)	43 units	Lower
Santa Fe Avenue sites	Medium Density Residential	31 du/ac	0.60 acres, 3 contiguous parcels	Various (presented in Table H-48)	12 units	Lower
Gramercy Avenue Sites	Medium Density Residential	31 du/ac	1.7 acres, 11 parcels (in two contiguous groups)	Various (presented in Table H-48)	37 units	Lower
Various	Medium Density Residential	31 du/ac	12.24 acres	Various (presented in Table H-48)	281 units	Lower
Various	Medium High Residential	44 du/ac	2.8 acres	Various (presented in Table H-48)	95 units	Lower
Total					1,039 units	

* 460 units shown reflects the actual units proposed in a currently pending development application for this site

** 36 units shown and accompanying density reflect a conservative estimate based on past development application

*** Sites in the Downtown area are expected to be developed at approximately 45 units per acre based on previous residential development that has occurred as shown in Table 43

Notes:

Del Amo Business Sub-District One (DA-1): Minimum Density is 27 du/ac, no maximum density limitation

Downtown Redevelopment Project Area Maximum Density is 21 to 43 du/ac depending on the size of unit, 58 du/ac for senior citizen housing

Densities in Downtown Torrance

Development in the Downtown area is expected to occur at a density between 27 and 45 units per acre. Moderate-income affordability is expected based on the density of 27 units per acre. Densities as high as 45 units per acre are supported by residential trends in Downtown Torrance, as presented in Table H-43. Assistance from the Redevelopment Agency in this area is available.

Table H-43
Residential Development in Downtown

Development	Units	Density	Type
Brisas del Sol *	33 units	96 units per acre	Mixed use, commercial Residential
Brisas del Prado *	71 units	85 units per acre	Mixed use, commercial Residential
Brisas del Mar	44 units	27 units per acre	Townhomes
Coleman Court 1421 Cravens Avenue	79 units	104 units per acre	78 senior citizen units-housing set aside
El Prado Apartments 1215 El Prado Avenue	26 units	144 units per acre	Mixed use, commercial Residential
1640-1660 Gramercy Avenue	6 units	27 units per acre	Townhomes
1620 Gramercy Avenue (approved)	7 units	26 units per acre	Townhomes
1831-1867 Torrance Boulevard	14 units	26 units per acre	Townhomes
1824-1882 Torrance Boulevard	30 units	15 units per acre	Townhomes

Source: City of Torrance, 2008

* Brisas del Sol and Brisas del Prado share a commercial component; combined, the two residential developments plus the commercial component, yield a total density of 55 units per acre.

Lot Consolidation Potential

Due to the City's built-out residential environment and the City's heritage as a small-lot residential community, large stand-alone sites are very limited. Acknowledging this fact, most sites on the residential sites inventory are contiguous with other parcels and provide the opportunity for lot consolidation. Of the 136 sites identified, almost all provide the potential for lot consolidation into larger parcels; the sites inventory table identifies lot consolidation potential. By identifying lot consolidation opportunities, the City increases the potential for larger lot development. Furthermore, the average size of potential sites increases from one-half acre as stand-alone sites to 1.5 acres as consolidated sites. This potential average lot size is consistent with figures that suggest most assisted housing developments utilizing State or federal financial resources typically include at least 50 to 80 units. Also, densities in excess of 30 units per acre are allowed on a majority of the identified sites. These higher densities provide a strong impetus for development that maximizes the use of scarce land and takes advantage of economies of scale. In effect, the higher densities offered by the City incentivize lot consolidation.

The City of Torrance encourages the consolidation of property as a means of maximizing development and redevelopment potential. This provision is

intended to make full use of limited land resources and promote larger residential developments that can facilitate a wide range of housing types and affordability levels. The City works with developers to encourage lot consolidation, especially consolidation of smaller sized lots and for multiple-family residential projects where larger lot sizes can improve the quality of the development product and amenities on the site. The City's Redevelopment Agency has previously purchased properties for purposes of consolidation for larger projects. The City intends to continue this practice contingent on availability of redevelopment funds.

COMPARISON OF SITES INVENTORY AND RHNA

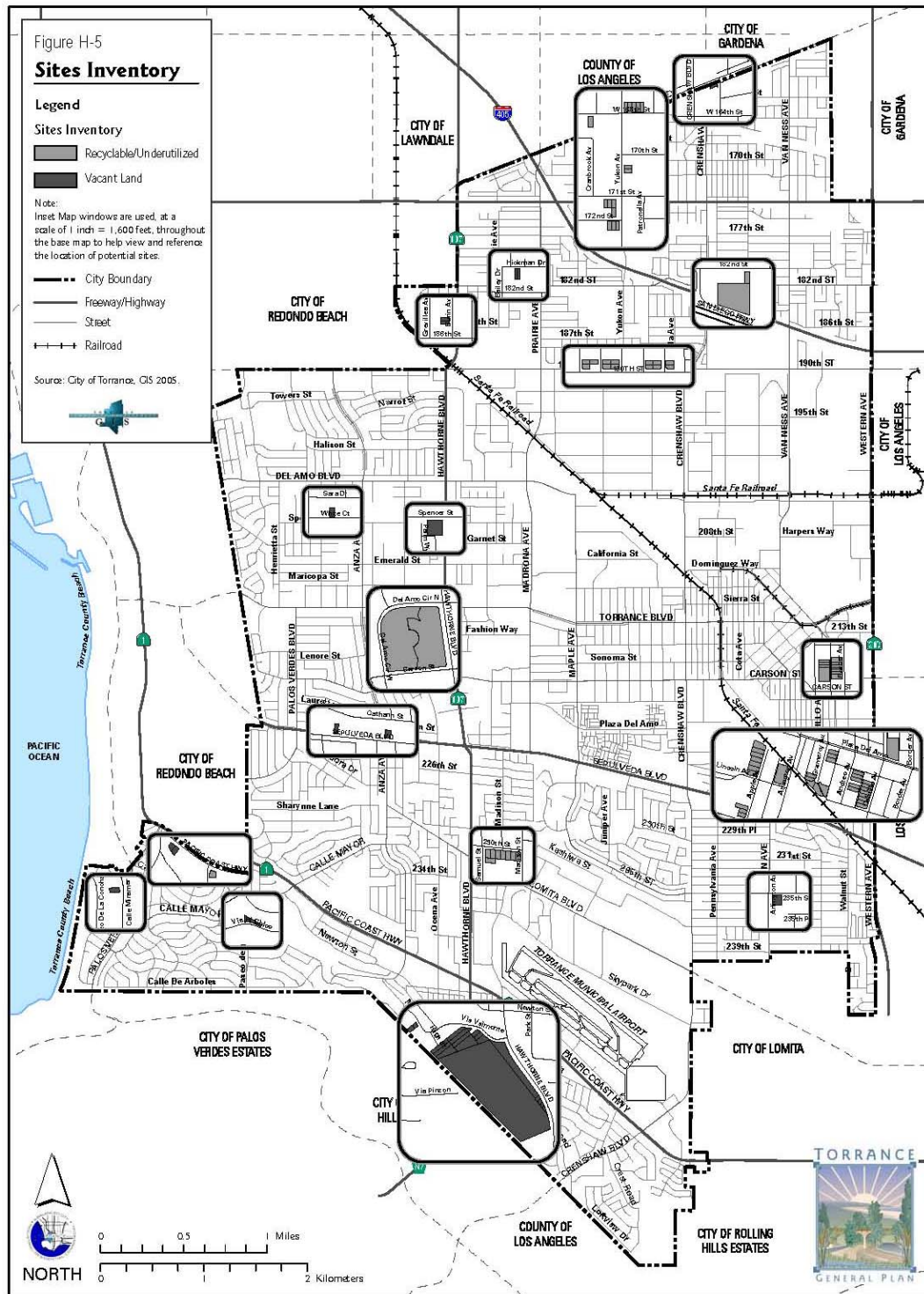
Identified properties in the sites inventory have the combined capacity to accommodate 1,108 income-targeted housing units on vacant and underutilized residential (Table H-44) and meet the RHNA for the 2008-2014 planning period.

Table H-44
Comparison of Sites Inventory and RHNA

	Income Category	Very Low	Low	Moderate	Above Moderate	Total
Credits	RHNA	468	292	312	756	1,828
	RHNA Credits	--	--	9*	986	995
	Remaining RHNA	468	292	303	--	1,063
Sites	Vacant Sites	31	--	--	38	69
	Recyclable Sites	437	292	310	--	1,039
	Total Sites	468	292	310	38	1,108
	Difference (remaining RHNA minus sites)	--	--	--	--	--

* 2 of the second units have been entitled since 2006. The City projects that during the planning period, approximately 7 second units will be developed. These 9 second units are included as credits consistent with HCD guidelines

Figure H-5:
Sites Inventory Map



FINANCIAL RESOURCES

Torrance has access to a variety of funding sources for affordable housing activities. These include programs from local, state, federal, and private resources. This section describes some of most significant housing funding sources currently used in Torrance, including redevelopment set-aside and HUD Section 8 funds.

REDEVELOPMENT HOUSING SET-ASIDE

The Torrance Redevelopment Agency has used its 20 percent Housing Set-aside funds to develop, rehabilitate, and maintain affordable housing units in Torrance. Redevelopment set-aside funds have been utilized to produce 172 affordable units in the City, each carrying at least a 35-year affordability requirement. The Redevelopment Agency has assisted in the construction of two senior citizen housing complexes, an apartment complex for persons with disabilities, and two condominium complexes with units for sale to people and families of low- and moderate-incomes. According to Agency records, as of September 2008, the balance of the Low- and Moderate-Income Fund was \$8,255,861. The Agency projects to have \$12,452,251 in Low- and Moderate-Income funds by FY 2012-2013.

The following are projects, programs, and expenditures planned by the Agency for the Redevelopment Project Areas in the five-year period (2008-203) that will implement the affordable housing requirements:

Housing Rehabilitation Loan Program

Redevelopment housing set-aside moneys will continue to provide the funding for the Rehabilitation Loan Program. This program provides low or no-interest loans to low- and moderate-income homeowners for the purpose of basic home improvements. The Agency's plan is to spend approximately \$250,000 over the next five years to assist in the rehabilitation of 25 housing units.

Rental Assistance Program

For senior citizens with income at or below 50% of the County median income which is considered “very low income,” the Redevelopment Agency set-aside funds will continue to be used to reduce their rent in two senior citizen projects: 35 units at Ocean Terrace the 78 units at Coleman Court. The Agency anticipates approximately \$375,000 in expenditures over the next five years for this program.

Home Improvement Program (HIP)

This program provides occupational training to youth and low-cost repair services and renovations to seniors and handicapped persons, as well as assisting in the preservation of the existing housing stock in the City. The Agency’s plan is to spend approximately \$1.8 million over the next five years to assist in this program.

New Construction and Rehabilitation Projects

The Agency has participated, and will continue to participate, with private sector housing developers to develop a mix of senior affordable and market-rate housing in the redevelopment project areas and citywide. The Agency will continue to encourage property owners and businesses to upgrade deteriorating structures by renovating or remodeling building exteriors, upgrading parking areas, and adding landscaping. The Agency is actively seeking new acquisition, construction, and rehabilitation opportunities to provide more affordable housing. The Agency will use remaining Low- and Moderate-Income funds to achieve this goal.

LOW INCOME HOUSING TAX CREDITS

The Low Income Housing Tax Credit (LIHTC or Tax Credit) program provides each state with a tax credit of \$1.25 per person that can be allocated towards funding housing that meets program guidelines. These tax credits are then used to leverage private capital into new construction or acquisition and rehabilitation of affordable housing. The approval process to receive LIHTCs is very competitive in California. The Harmony Court Apartments in Torrance were developed with LIHTCs in 1996.

SECTION 8 RENTAL ASSISTANCE FUNDS

The Torrance Housing Authority administers the Section 8 Rental Assistance Program that extends rental subsidies to very low-income households. The subsidy represents the difference between the excess of 30 percent of the recipient’s monthly income and the federally approved fair market rents. In 2007, the Torrance Housing Authority provided Section 8 rental assistance to 585 households. As of October 2007, there were approximately 3,000 applicants on the waiting list, which is now closed.

ADMINISTRATIVE RESOURCES

Agencies with administrative capacity to implement programs contained in the Housing Element include the City of Torrance, other public agencies, and local and national non-profit private developers.

CITY OF TORRANCE COMMUNITY DEVELOPMENT DEPARTMENT/REDEVELOPMENT AGENCY

The City of Torrance Redevelopment Agency and the Community Development Department are the lead departments implementing a number of the programs outlined in this Housing Element. The Community Development Director is responsible for the management of all City building and planning activities including building permits, environmental, redevelopment, engineering permits and records, GIS, mapping and survey information, and housing activities. Responsibilities of the Community Development Department include:

- Advanced Planning
- Building Permits & On-Line Permitting
- Construction Plan Check and Inspections
- Development Review
- Engineering Permits
- Engineering Records
- Environmental
- Housing Programs (including Section 8)
- Redevelopment
- Survey Information
- Traffic Engineering
- Transportation Planning

The Community Development Department is also responsible for tracking the number and affordability of new housing units that will be built during this planning period and administering the Section 8 Housing Choice Voucher Program. The Environmental Division is responsible for responding to code violations for substandard housing issues.

The Redevelopment Agency's primary function is to assist in eliminating blight within designated redevelopment project areas, and to attract new commercial, industrial, and residential developments to improve and encourage investment in an area. The Agency is also responsible for preserving, increasing, and improving the supply of affordable housing in the community.

3.1.2 OPPORTUNITIES FOR ENERGY CONSERVATION

Energy-related housing costs can directly impact the affordability of housing. While state building code standards contain mandatory energy efficiency requirements for new development, the City and utility providers are also important resources to encourage and facilitate energy conservation and to help residents minimize energy-related expenses.

Policies addressing climate change and energy conservation are integrated throughout the Torrance General Plan. The primary avenues to address climate change in Torrance are through lowering of transportation emissions (through better use of transit and walkable residential and commercial environments) and encouraging energy conservation and efficiency (through energy efficient appliance, green building, and sustainable water policies). The City of Torrance has taken steps to address climate change impacts collaboratively through agreements with other local governments. Torrance has joined the Cities for Climate Protection (CCP) Campaign, a program administered by the International Council for Local Environmental Initiatives (ICLEI).

Specific programs in the Torrance General Plan include increased education for residents and businesses about the global warming effects of their transportation and land use decisions. The City will also conduct a greenhouse gas emissions inventory for the City of Torrance and adopt a climate action plan, with appropriate measures to reduce greenhouse gas emissions in the City. Through the General Plan, the Community Resources Element in particular, the City will also encourage energy conservation in development projects as a means of reducing global warming effects and encouraging sustainable development. Programs related to development include:

- Establishing guidelines for developers that promote energy-efficient design features such as site orientation and the use of energy-conserving lighting fixtures to prevent excessive energy consumption.
- Developing incentive programs to promote Leadership in Energy and Environmental Design (LEED) Standards developed by the U.S. Green Building Council, and encourage projects to achieve LEED certification.
- Educating residents about the importance and availability of solar energy as an alternative fuel source for space heating and cooling, water heating and generating electricity

- Promoting the incorporation of green building standards that exceed State Title 24 building construction standards and Energy Star conservation standards into future public and private development and major renovation projects.

The City promotes energy conservation through the implementation of State of California Title 24 building code energy performance requirements. Title 24 measures require, for example, minimum ceiling, wall, and raised floor insulation, and minimum heating, ventilating, air conditioning and water heating equipment efficiencies. The City also recognizes the role of sustainable building practices in achieving energy efficiency. To further energy conservation and sustainable development, the City will continue to implement strong waste diversion and recycling programs to increase public awareness of sustainable practices and reduce pressures on regional landfills. Green building will be promoted, with the City taking a leadership role in demonstrating the benefits of sustainable design and construction.

Southern California Edison (SCE) offers a variety of energy conservation services as part of its Customer Assistance Programs (CAP). The Energy Assistance Fund helps income-qualified residential customers facing financial hardship manage their electricity bills during the months of February and March. These services are designed to help low-income households, senior citizens, permanently disabled, and non-English speaking customers control their energy use. The 2007 Residential Multifamily Energy Efficiency Rebate Program offers property owners and managers incentives on a broad list of energy efficiency improvements in lighting, HVAC, insulation, and window categories. These improvements are to be used to retrofit existing multi-family properties of two or more units.

Additionally, the Southern California Gas Company offers various rebate programs for energy-efficient appliances and makes available to residents energy efficient kits at no cost. The Gas Company also offers no-cost weatherization and furnace repair or replacement services for qualified limited-income customers. The Comprehensive Mobile Home Program provides qualifying mobile home customers with no-cost energy conservation evaluations, installations of low-flow showerheads and faucet aerators, and gas energy efficiency improvements, such as duct test and seal of HVAC systems. The Designed for Comfort program provides energy efficiency design assistance, training, and incentives for housing authorities, owners of multi-family affordable and supportive housing projects (which offer homes to persons with special needs).

4. EVALUATION OF 2000 HOUSING ELEMENT

State law (California Government Code Section 65588[a]) requires jurisdictions to review their housing elements to evaluate:

- The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal;
- The effectiveness of the housing element in attainment of the community's housing goals and objectives; and
- The progress in implementation of the housing element.

These results should be quantified where possible (e.g., rehabilitation results), but may be qualitative where necessary (e.g., mitigation of governmental constraints). Past accomplishments are compared with what was projected or planned as part of the earlier Housing Element. The evaluation helps a jurisdiction identify the extent to which adopted programs have been successful in achieving stated objectives and addressing local needs, and how such programs continue to be relevant in addressing current and future housing needs. The evaluation provides the basis for recommended modifications to policies and programs in the updated element, and provides meaningful guidance for establishing new objectives.

This section summarizes Torrance's accomplishments toward implementing the 2000-2005 Housing Element. A program-by-program review is presented in Table H-45. Table H-46 summarizes the quantified objectives contained in the City's 2000 Housing Element and evaluates the progress toward fulfilling these objectives.

**Table H-45
Review of 2000 Housing Element Programs**

Program		Objectives	Accomplishment	Effectiveness and Appropriateness
1.1.1	Continue to Streamline the permit approval process to reduce time and cost of housing production	Continue automation of building permit processing system and enable online filing of applications. Complete update of land use database Integrate permit processing, GIS, property records, and public notification systems, and make system accessible to the public by 2001. Consider the reduction of waiving of permit processing fees for charitable purposes.	Online filing of applications and integration of GIS and permit processing was not accomplished. The City Council has the discretion to waive application fees. Building permit fees can also be waived or paid by Economic Development Office.	Streamline the permit approval process to reduce time and cost of housing production is a standard function of the Community Development Department. Thus, this Program is removed from the 2008-2014 Housing Element.
1.1.2	Consider reduction or waiver of development permit processing fees for charitable purposes.	On a case-by-case basis, the City Council may reduce or waive development related fees for charitable purposes.	The City has waived development fees for projects sponsored by non-profit organizations.	Fee reduction is included in the 2008-2014 Housing Element as an overall strategy to assist in the construction of affordable housing.
1.2.1	Continue to program and fund capital improvement within the Capital Improvement Program that supports new housing opportunities that are consistent with the Land Use Element.	Implement improvements identified in the CIP to create opportunities for residential development by providing needed infrastructure capacity to support residential development as provided in the Land Use Element.	Programming and funding of capital improvement projects is accomplished through the Capital Improvement Program.	Programming and funding of capital improvement projects is accomplished through the Capital Improvement Program. This is a standard function for the City and this program is removed from the 2008-2014 Housing Element.

Table H-45
Review of 2000 Housing Element Programs

Program		Objectives	Accomplishment	Effectiveness and Appropriateness
1.3.1	Continue to implement the Senior Citizen's Housing Development Standards.	Continue to conditionally allow senior citizen housing that in accordance with Section 95.4.45 of Division 9 of the Torrance Municipal Code provides a functional density bonus, combined with reduced parking and open space standards. On a case-by-case basis, require that housing projects for seniors and people with disabilities be designed to facilitate pedestrian activity and encourage the use of transit and ridesharing opportunities. Continue to monitor and assess the special housing needs of senior citizens, in collaboration with the Torrance Commission on Aging. Benefits: approximately 175 units	Since 2000, five senior developments totaling 349 units have been completed, plus a sixth project of 59 units has been completed.	The City has established development standards for senior citizen housing related to minimum units size and open space requirements that are generally less than the amount required as a standard residential condition. Implementation of the Senior Citizen's Housing Development Standards is a standard function of the Community Development Department. This program is removed from the 2008-2014 Housing Element but will be maintained as a policy.
1.3.2	Continue to allow supplemental housing for the elderly in conjunction with single-family homes.	Allow for the development of supplemental housing for the elderly in accordance with the Torrance Municipal Code Section 95.3.40. In the context of the Zoning Code update, review and reassess the standards for supplemental housing for the elderly.	The City now has two different programs to address second units, the second unit ordinance and supplemental housing for the elderly per Municipal Code Section 95.3.40.	This provision in the City's Land Use Code is no longer applicable as it has been supplanted by the City's second unit ordinance that is consistent with State law. This program is removed from the 2008-2014 Housing Element.

**Table H-45
Review of 2000 Housing Element Programs**

	Program	Objectives	Accomplishment	Effectiveness and Appropriateness
1.3.3	Grant a density bonus to assist development of housing affordable to low- and very low-income households.	On a case-by-case basis, consider granting a 25 percent increase over the allowable density for proposals that meet specified affordability criteria. In the context of the Zoning Code update, identify the districts where application of a density bonus is available.	The City defers to the State's density bonus provisions. No projects have, as of yet, utilized the State density bonus provisions in Torrance.	Use of density bonus provisions to assist in the development of housing affordable to lower-income households is included in the 2008-2014 Housing Element as an overall strategy to assist in the construction of affordable housing.
1.3.4	Administer the Small Lot, Low-Medium Overlay Zone.	Continue to implement the Small Lot, Low-Medium Overlay Zone. Consider expansion of the special R-2 Overlay District to maintain affordability in the older low-density areas. Consider alternative mechanisms for the preservation of historic homes and residential buildings. Benefits: 230 properties affected; 65 units conserved; and 142 potential additional units.	To date, there have been 11 applications of this overlay in the Andreo/Gramercy neighborhood. The Small-Lot Overlay to varying degrees has helped prevent the intrusion of incompatible, out-of-scale development in the area. When the Overlay was first established, architectural compatibility was not an issue as it is presently. The R-2 overlay zone was not expanded.	The program has been implemented as directed by the 2000 Housing Element and it is no longer necessary to include in the 2008-2014 Housing Element.
1.4.1	Consider mixed-use development proposals on a case-by-case basis to allow for increased housing opportunities.	Continue to allow residential development either as a component of a mixed-use development or as a separate development in areas designated as Commercial Center in the Land Use Element. Continue to allow mixed-use residential and commercial uses in the City's designated commercial areas. Benefits: 450 units.	Since 2000, five mixed-use developments have been approved totaling 97 units.	The General Plan Commercial Center and Residential-Office land use designations allows residential development as part of a mixed use project. Mixed use development is included in the 2008-2014 Housing Element as an overall strategy to assist in the construction of affordable housing.

Table H-45
Review of 2000 Housing Element Programs

Program		Objectives	Accomplishment	Effectiveness and Appropriateness
1.5.1	Continue to allow manufactured homes to be located in zones that allow for single-family homes in compliance with the R-1 District standards.	Issue building permits for manufactured homes in zones that allow for single-family homes that comply with the R-1 District standards.	Manufactured homes are allowed in all residential districts consistent with State law.	Manufactured homes are allowed in all residential districts consistent with state law. Inclusion of this program is no longer necessary and is removed from the 2008-2014 Housing Element.
2.1.1	Continue to administer the Low-Interest Home Rehabilitation Loan program.	Promote and encourage the implementation of the Home Rehabilitation Loan Program. Investigate opportunities for promotion of the Home Improvement Program. Encourage the Redevelopment Agency to continue funding the Home Improvement Program. Benefits: 2 loans	This program awarded no loans from the Low-Interest Home Rehabilitation Loan program since 2000.	The Low-Interest Home Rehabilitation Loan program is available for residents to promote home maintenance and improvement. To increase interest in the program the City will expand marketing of the program. This program is included in the 2008-2014 Housing Element.
2.1.2	Continue to administer the No-Interest Home Rehabilitation Deferred Loan Program and help seniors remain in their homes.	Promote and encourage the implementation of the Home Rehabilitation Loan Program. Encourage the Redevelopment Agency to use Housing Set-aside funds for rehabilitation and conservation of housing. Pursue other programs and sources of funding to maintain and improve current housing stock. Benefits: 15 loans	This program awarded no loans from the Low-Interest Home Rehabilitation Loan program since 2000.	The No-Interest Home Rehabilitation Deferred Loan Program is available for residents to promote home maintenance and improvement. To increase interest in the program, the City will expand marketing of the program. This program is included in the 2008-2014 Housing Element.

**Table H-45
Review of 2000 Housing Element Programs**

Program		Objectives	Accomplishment	Effectiveness and Appropriateness
2.2.1	Maintain and continue to implement the Medium-High Density Residential land use designation.	<p>Rezone high-density multiple-family residential properties designated as Medium High Density to R-4, Unlimited Multiple Family Residential District.</p> <p>Benefits: 9,010 housing units affected, 5,150 units conserved</p>	Medium-High Density Residential land use designation is implemented by the R-4 zone.	Medium-High Density Residential land use designation is implemented by the R-4 zone. Inclusion of this program is no longer necessary and is removed from the 2008-2014 Housing Element.
2.2.2	Continue to allow multiple-family legally non-conforming units to rebuild to existing densities.	<p>Permit the reparation, restoration, or reconstruction of existing non-conforming multiple-family housing in accordance with the provisions of Torrance Municipal Code Division 9 Section 92.22.4.</p> <p>Encourage the use of energy-efficient construction materials.</p>	Torrance Municipal Code Division 9 Section 92.22.4 is continued to be used to permit the reparation, restoration, or reconstruction of existing non-conforming multiple-family housing.	Torrance Municipal Code Division 9 Section 92.22.4 permits the reparation, restoration, or reconstruction of existing non-conforming multiple-family housing. This program is removed from the 2008-2014 Housing Element as a program but will be maintained as a policy. Energy efficiency policies are included in the Land Use and Community Resources Elements of the General Plan.
2.2.3	Support the preservation of existing mobile home parks in areas of the City designated for residential uses.	Rezone existing mobile home parks that are designated for residential uses to a residential zone that is appropriate to the existing density.	Mobile home parks in the City of Torrance are designated for residential uses that are appropriate to existing density.	Land use designations for all residential uses were reviewed as part of the update to the General Plan. Inclusion of this program is no longer necessary, and it is removed from the 2008-2014 Housing Element.

Table H-45
Review of 2000 Housing Element Programs

Program		Objectives	Accomplishment	Effectiveness and Appropriateness
3.1.1	Utilize Redevelopment Agency Housing Set-aside for the provision of affordable housing.	Participate in development agreements with service providers for the provision of housing for the disabled. Utilize Redevelopment Agency Housing Set-aside funds to produce additional housing that is affordable to families of very low and moderate incomes, including senior citizens and people with disabilities. Benefits: 70 units	No new units were constructed using RDA funds since 2000. Subsidies for 66 existing units were funded at Brisas del Sol- 33 units and El Prado Apartments - 26 units	The Redevelopments Agency is actively pursuing new construction of affordable units using Housing Set-Aside funds. Development of affordable housing with Housing Set-Aside funds is included in the 2008-2014 Housing Element as an overall strategy to assist in the construction of affordable housing.
3.2.1	Continue to administer the Section 8 Rental Assistance program.	Continue implementation of the Section 8 Rental Assistance Program. Benefits: 692 households per year	The number of participants for the Section 8 Housing Choice Voucher Program varies from year to year. The current number is 590. 49.7% of the current program participants are elderly (head of household is 62+) and 22.5% are headed by disabled persons less than 62.	Section 8 assistance levels are tied to federal spending and as such, the City has little control over future levels of assistance. The City will continue to administer this program, and it is included in the 2008-2014 Housing Element.
3.2.2	Continue to provide rental assistance via the Torrance Senior Citizen Rental Assistance Program.	Encourage the Redevelopment Agency to continue implementation of the Torrance Senior Citizen Rental Assistance Program. Benefits: 28 households per year projected, 210 total	The Torrance Senior Citizen Rental Assistance Program provides rental assistance to residents at the Coleman Court and Ocean Terrace developments. Since 2000, 15-20 families have been assisted each year. In 2008 there are 15 households being assisted.	The Torrance Senior Citizen Rental Assistance Program is important in assisting senior households with limited incomes. The City will continue to administer this program, and it is included in the 2008-2014 Housing Element.

**Table H-45
Review of 2000 Housing Element Programs**

Program		Objectives	Accomplishment	Effectiveness and Appropriateness
3.3.1	Continue to fund the Community Services Commission Grant Program.	Continue the distribution of grants to non-profit service providers throughout the South Bay Area. Benefits: 10 non-profit service providers	The Community Services Commission Grant Program provides assistance to non-profit service providers throughout the South Bay Area. Since 2000, over \$100,000 has been awarded to various South Bay non-profit groups.	The City will continue to administer this program, and it is included in the 2008-2014 Housing Element.
3.4.1	Continue to abide and enforce fair housing laws,	Continue to provide information to help increase awareness of fair housing protections. Provide referrals and assistance to people who claim to be victims of housing discrimination.	Fair housing complaints in Torrance are directed to HUD.	The City will continue to encourage awareness of fair housing protections. This program is included in the 2008-2014 Housing Element.
4.1.1	Continue to implement the Home Improvement Program.	Encourage the Workforce Investment Network Partners to continue implementation of Home Improvement Employment Program. Explore programs and funding sources designed to promote employment and upgrade job skills, to increase the income of employees within the City. Encourage the participation of the Torrance Chamber of Commerce as a means of procuring local private sector involvement in addressing housing issues. Benefits: 60 employees, 500 projects	The Home Improvement Program provides home repair for qualified low-income homeowners or handicapped persons living in apartments. Since 2000, 1,178 projects have been completed. In addition, the program promotes employment and upgrade job skills to increase the income of employees within the City. Since 2000, 23 persons have been trained to provide these services	The City will continue to provide home repair assistance for lower-income homeowners or disabled residents. This program is included in the 2008-2014 Housing Element.

Table H-46
Quantified Objectives and Progress from Previous Housing Element
(2000)

	Income Level				Total
	Very Low	Low	Moderate	Above Moderate	
Construction Objectives					
Goal	35	35	213	1,155	1,438
Progress	--	--	--	986 (85%)	986(69%)
Rehabilitation Objectives (Home Improvement Program and Deferred Loan Program)					
Goal	185	2	--	--	187
Progress	--	--	--	--	-- (0%)
Conservation Objectives					
Goal	--	1,247	--	5,215	6,462
Progress	--	1,247 (100%)	--	5,215(100%)	6,462(100%)
Assisted Housing Objectives (Section 8 Housing Choice Voucher)					
Goal	--	692	--	--	692
Progress	--	585(85%)	--	--	585(85%)
Assisted Housing Objectives (Multi Family Units)					
Goal	87	564	2	--	653
Progress	87(100%)	564(100%)	2(100%)	--	653(100%)

The 2000 Housing Element was found to be in compliance by the State in 2002. The Element demonstrated that the City had adequate zoning and sites to meet its 1998-2005 RHNA of 1,384. The City maintained adequate sites within existing land use policy to facilitate the development of additional housing units. However, development interest in the City did not create all of the projected RHNA units. Based upon a review of Building Department records, between 1998 and 2005, 69 percent of the regional housing construction needs were met. The 2008 Housing Element again meets the RHNA to accommodate regional growth. The 2000 rehabilitation goals fell short. The updated program includes increased marketing to increase awareness of the programs.

5. HOUSING PLAN

This Housing Plan sets forth the City's overall housing objectives in the form of Objectives, Policies, and Programs.

While most General Plan element programs are located in Appendix A, programs for the Housing Element are contained within the Element. This format will facilitate the periodic update (every five to seven years) of the Housing Element, as required by State Law. This Plan identifies objectives, policies, and programs that guide housing policy for the City for 2008-2014. The objectives, policies, and programs are consistent with the direction of the other General Plan elements, specifically the Land Use Element.

The Housing Element objectives, policies, and programs aim to:

- Provide adequate sites to meet the 2008-2014 RHNA
- Assist in the development of housing to meet the needs of lower income households
- Address and where appropriate, and legally possible, remove governmental constraints to housing development
- Conserve, preserve, and improve the condition of the existing affordable housing stock
- Promote equal housing opportunity

These objectives are required by and delineated in State Law (California Code Section 65583 [c][1]).

5.1 HOUSING OPPORTUNITIES

Meeting the housing needs of all residents of the community requires the identification of adequate sites for all types of housing.

OBJECTIVE H.1:	Enhance housing opportunities for all Torrance residents
Policy H.1.1:	Provide a range of different housing types and unit sizes for varying income ranges and lifestyles.
Policy H.1.2:	Encourage the provision for housing which meets the needs of seniors and the disabled.
Policy H.1.3:	Continue to implement the Senior Citizen Housing Development Standards.
Policy H.1.4:	Continue to monitor and assess the special housing needs of senior citizens, in collaboration with the Torrance Commission on Aging.

PROGRAM 1: ADEQUATE SITES

Based on units developed and approved, the City has met a portion of its RHNA, with a remaining RHNA of 1,063 housing units, including 468 units for very low-income households, 292 units for low-income households, and 303 units for moderate-income households.

As part of the Housing Element update, a vacant and underutilized sites analysis was performed. The results of this analysis (see previous section) illustrates that Torrance has adequate sites to accommodate its share of regional housing needs.

Actions:

- Continue to provide appropriate land use designations and maintain an inventory of suitable sites for residential development.
- Provide technical assistance and information on available City- and Agency-owned parcels for lower-income developments to private or non-profit housing providers.
- Encourage and facilitate lot consolidation as a means of maximizing development and redevelopment potential. Use lot consolidation incentives to help achieve full use of limited land resources, and promote larger residential developments that can facilitate a wide range of housing types and affordability levels. Lot consolidation incentives may include but are not limited to:
 - Financial assistance: At the discretion of the City and contingent upon available funding as determined by the City of Torrance, fee assistance and other financial incentives will be made available to encourage lot consolidation activities.
 - Redevelopment assistance: As funding permits purchase properties for the purposes of consolidation for larger projects by private developers
 - Technical assistance: Assisting applicants with development counseling on the lot consolidation process. Provide literature to applicants or interested developers that explains the lot consolidation process and lists assistance available from the City for lot consolidation activities.

Conduct periodic, informal surveys with local developers to monitor the success of lot consolidation efforts. Revise or develop new lot consolidation incentives as appropriate.

Timeframe: Ongoing; Technical Assistance information: mid 2010
Responsible Agency: Community Development Department
Funding Sources: General Fund, Redevelopment Agency Funds

5.2 HOUSING TO MEET THE NEEDS OF ALL INCOME LEVELS

Torrance encourages the development of housing units affordable to all segments of the population. The Redevelopment Agency facilitates the production of affordable for-sale and rental housing through the provision of both financial and regulatory incentives.

OBJECTIVE H.2:	Assist in the provision of adequate housing to meet the needs of the community.
Policy H.2.1:	Explore approaches to residential development that decrease the cost of housing and increase the opportunity for homeownership.
Policy H.2.2:	Work with large employers to facilitate the development of workforce housing.
Policy H.2.3:	Encourage mixed use development on a case-by-case basis to allow for increased housing opportunities.
Policy H.2.4:	Continue the Section 8 Housing Choice Voucher program.

PROGRAM 2: MIXED USE DEVELOPMENT

The City's General Plan provides for opportunities for housing integrated with commercial uses. The Commercial Center, General Commercial, and Residential-Office General Plan designations allows multi-family residential units as part of a mixed use project, or as separate projects integrated into the larger commercial center site plan via pedestrian or transit connections. While the majority of sites in the sites inventory are designated for residential use, mixed-use development can be an important tool in adding needed housing opportunities.

Actions:

- Continue to allow residential development either as a component of a mixed-use development or as a separate development in appropriate areas designated as Commercial Center in the Land Use Element.
- Continue to allow mixed-use residential and commercial uses in the City's designated commercial areas.
- Allow mixed-use residential and office uses in appropriate Residential-Office areas.
- Provide incentives such as reduced parking or technical development assistance to promote new development.

Timeframe: Ongoing
Responsible Agency: Community Development Department
Funding Sources: General Fund

PROGRAM 3: AFFORDABLE HOUSING DEVELOPMENT

For-profit and non-profit developers can play a significant role in providing affordable housing in Torrance. The City provides land, regulatory incentives, and financial assistance to developers to complete both ownership and rental housing for extremely low-income, lower-income, and special needs households. On a case-by-case basis, the Redevelopment Agency will assess the financial incentives needed to facilitate the development of affordable housing.

Actions:

- Continue to provide financial incentives through Redevelopment Set-Aside funds, as well as regulatory incentives, to private developers to increase the supply of affordable housing, including reduced parking where feasible and appropriate.
- Focus a portion of Agency assistance toward rental projects that meet the needs of lower-income renters, seniors, and the disabled.
- Offer local non-profit developers and agencies technical assistance and information of City funding sources and regulatory incentives available for development of affordable housing.
- Encourage use of the Density Bonus provisions through technical assistance and information dissemination.
- Strengthen marketing and outreach to increase awareness among developers about the availability of Agency assistance. Generate, and make available to applicants, marketing material that includes timelines, requirements, and benefits of Agency assistance.
- Maintain a database of developers interested in constructing affordable housing in Torrance, and alert those on the database when opportunities are available (e.g. sites, partnerships).
- Continue to conduct pre-application conferences with developers interested in building affordable housing.
- Consistent with State law, twenty percent of the tax increment funds accruing to the Redevelopment Agency shall be directed to affordable housing. If successful in receiving funding from the Local Housing Trust Fund matching program, the City shall encourage the Redevelopment Agency to work with affordable housing developers to utilize a portion of set-aside funds for development of housing affordable to extremely low-income households.

Timeframe: Ongoing; marketing effort during 2010
Responsible Agency: Community Development Department;
 Redevelopment Agency
Funding Sources: Redevelopment Set-Aside funds; General Fund

PROGRAM 4: RENTAL ASSISTANCE PROGRAMS

The Section 8 Housing Choice Voucher Program extends rental subsidies to very low-income households, as well as elderly and disabled persons. The subsidy represents the difference between 30 percent of the monthly income and the allowable rent determined by the Section 8 program. Vouchers permit tenants to locate their own housing and rent units beyond the federally determined fair market rent in an area. In 2007, the Torrance Housing Authority provided Section 8 rental assistance to 585 households. As of October 2007, there were approximately 3,000 applicants on the waiting list, which is now closed.

The Torrance Senior Citizen Rental Assistance Program provides rental assistance to residents at the Coleman Court and Ocean Terrace developments. Since 2000, 15 to 20 families have been assisted each year. In 2008, 15 households are being assisted.

The Senior Mobile Home Space Rents Subsidy Program provides a rent subsidy to qualified Torrance seniors. The intent of the program is to assist seniors with housing costs and in addition ensure that minimum standards are maintained in parks that receive the subsidies. 100 subsidies of \$100 per month are available and are paid directly to the mobile home park. The City monitors rent costs to ensure that subsidy recipients are charged the same space rent as unassisted spaces. Priority is given to extremely income seniors.

Actions:

- Support efforts to maintain, and possibly to increase, the current number of Housing Choice Vouchers, and direct eligible households to the program
- Continue to provide rental assistance at the Coleman Court and Ocean Terrace developments
- Continue to provide rental assistance through the Senior Mobile Home Space Rents Subsidy Program
- Explore the establishment of a Senior Shared Housing Program or a clearinghouse/directory for in-kind services available to seniors such as housekeeping and cooking.
- Provide information and referrals to landlords regarding participation in the Housing Choice Voucher Program

Timeframe: Ongoing

Responsible Agency: Community Development Department;
Redevelopment Agency

Funding Sources: HUD; General Fund

PROGRAM 5: HOMEOWNERSHIP EDUCATION

Support education and information dissemination as a means to facilitate homeownership. Facilitate education of the homeownership process by providing information on organizations and lenders that provide first-time homeownership programs. Use the Community Services Commission Grant Program as an avenue to support organizations and agencies, such as H.O.P.E. (Homeownership for Personal Empowerment) that facilitate homeownership for special needs residents.

Actions:

- Provide homeownership education material at public counters. Direct interested persons to local organizations and lenders that provide first-time homeownership education and assistance.
- Support housing agencies and organizations through the Community Services Commission Grant Program.

Timeframe: Ongoing

Responsible Agency: Community Development Department; Community Services Commission

Funding Sources: General Fund; Community Services Commission Grants

5.3 REMOVAL OF GOVERNMENTAL CONSTRAINTS

Factors that pose constraints to the provision of housing include the costs of developing both ownership and rental housing, which are ultimately passed to the consumers; the availability and cost of mortgage and rehabilitation financing; and restrictive zoning or other development regulations. These factors tend to disproportionately impact lower- and moderate-income households due to their limited resources for absorbing the costs. The City of Torrance will, where legally possible, remove governmental constraints affecting the maintenance, improvement, and development of housing.

OBJECTIVE H.3:	Mitigate potential governmental constraints to housing production and affordability.
Policy H.3.1:	Periodically review City regulations, ordinances, permitting processes, and residential fees to ensure that they do not constrain housing development and are consistent with State law.
Policy H.3.2:	Continue to allow multiple-family legally non-conforming units to rebuild to existing densities.

Policy H.3.3:	Offer financial and/or regulatory incentives, where feasible, to offset or reduce the costs of developing quality housing affordable to a wide range of Torrance households.
Policy H.3.4:	Accommodate housing needs for extremely low-income households and special needs persons in the City's development regulations.

PROGRAM 6: LAND USE CODE HOUSING TYPES

To better facilitate the understanding of housing types permitted in zones in the City, a matrix of approved uses in residential zones will be incorporated into the Land Use Code. The table will reflect the permitted and conditionally permitted residential uses as permitted in practice in the City.

Action:

- Amend the Land Use Code to accurately reflect the residential uses that are permitted and conditionally permitted in all zones.

Timeframe: By 2011

Responsible Agency: Community Development Department

Funding Sources: General Fund

PROGRAM 7: EXTREMELY LOW INCOME AND SPECIAL NEEDS HOUSING

Extremely low-income households and households with special needs have limited housing options. Housing types appropriate for these groups include emergency shelters, transitional housing, supportive housing, and single-room occupancy (SRO) units. Special needs persons may also find housing opportunities in residential care facilities and group homes.

To facilitate the development of emergency housing and comply with State law, the City's Land Use Code will be amended to identify a zone to permit emergency shelters by right. The City will evaluate the M-2 industrial district for inclusion of emergency homeless shelters by right. As part of the Governmental Constraints analysis, the following revisions to the Torrance Land Use Code, as required by State law, are identified as appropriate to better facilitate the provision of a variety of housing types (See also Program 3 regarding actions to address the needs of extremely low-income households.):

Actions:

- Amend the Land Use Code to facilitate housing opportunities for extremely low-income persons by addressing provisions for transitional housing, supportive housing, SRO housing, and emergency shelters. Transitional housing and supportive housing

shall be considered a residential use of property, and shall be subject only to those restrictions that apply to other residential dwellings of the same type in the same zone.

- Evaluate provisions regarding development of residential care facilities and licensed and unlicensed group homes in the City to ensure that specific conditions and restrictions do not unduly constrain development. If substantial constraints are identified, revise the Land Use Code accordingly.
- Amend the Land Use Code to provide for emergency homeless shelters as a permitted use in at least one zone (M-2 zone), and develop objective standards to regulate emergency shelters without discretionary review as provided for in SB2. The City will develop additional written, objective standards for emergency shelters to regulate the following, as permitted in SB 2. In addition to the following development standards allowed by SB2, the Land Use code will apply the same development and management standards that apply to other uses within the identified zone:
 - The maximum number of beds/persons permitted to be served nightly;
 - Off-street parking based on demonstrated need, but not to exceed parking requirements for other residential or commercial uses in the same zone;
 - The size/location of exterior and interior onsite waiting and client intake areas;
 - The provision of onsite management;
 - The proximity of other emergency shelters, provided that emergency shelters are not required to be more than 300 feet apart;
 - The length of stay;
 - Lighting; and
 - Security during hours that the emergency shelter is in operation.

Timeframe: By 2010; Emergency Shelters: within one year from adoption of the Housing Element.

Responsible Agency: Community Development Department

Funding Sources: General Fund

PROGRAM 8: WATER AND SEWER SERVICE PROVIDERS

In accordance with Government Code Section 65589.7 as revised in 2005, immediately following City Council adoption, the City must deliver to all public agencies or private entities that provide water or sewer services to properties within Torrance a copy of the 2008 Housing Element.

Action:

- Within 30 days of adoption of the Housing Element, deliver the Torrance Housing Element to all providers of sewer and water service within the City of Torrance.

Timeframe: 2010

Responsible Agency: Community Development Department

Funding Sources: General Fund

PROGRAM 9: MULTI-FAMILY PROVISIONS

City zoning regulations require one and one-half parking spaces per unit to be in an enclosed garage; other required spaces may be uncovered. These requirements have not posed any apparent constraint to housing development, as no developers have asked for a variance from the requirements. Many developers have indicated that owners and tenants prefer enclosed parking due to the added safety for both the vehicles parked and the people getting in and out of their cars. Also, covered parking allows for a more efficient use of property and can yield higher densities.

City zoning regulations also require approval of a Conditional Use Permit for multi-family housing developments of more than 100 units. Due to the almost built-out nature of the City, a 100-unit development is not common. The City has established this procedure to ensure limited impacts of new large-scale development on existing long-established neighborhoods. The Conditional Use Permit process ensures that new large-scale projects are well-designed and fit into the context of surrounding residential development with adequate public review. The City works closely with applicants in the pre-approval process to limit review times and ensure sensitivity to neighborhood context. These requirements have not posed any apparent constraint to housing development, as demand for residential development remains high in the City.

To ensure that these provisions do not result in a constraint to development in the future, the City will monitor conditions, and will make biannual assessments to identify whether these regulations affect development decisions in the future, and will revise regulations as appropriate in response to the findings.

Action:

- Conduct periodic, informal surveys with the developers of multi-family residential projects to identify whether any modifications to development standards, and parking and Conditional Use Permit requirements in particular, pose any constraint on development, and will revise as appropriate.

Timeframe: Ongoing, with biannual assessments
 Responsible Agency: Community Development Department
 Funding Sources: General Fund

5.4 CONSERVE, PRESERVE, AND IMPROVE THE HOUSING STOCK

Preserving the existing housing stock in Torrance is a high City priority. Continued maintenance of the existing housing stock ensures high-quality neighborhoods. Housing activities that help achieve these goals include rehabilitation of single- and multi-family housing units and preservation of assisted housing units that may be at risk of converting to market-rate housing.

OBJECTIVE H.4:	Maintain and improve the quality of existing housing and residential neighborhoods in Torrance.
Policy H.4.1:	Encourage the maintenance and enhancement of the existing housing stock.
Policy H.4.2:	Promote increased awareness among property owners and residents of the importance of property maintenance.
Policy H.4.3:	Support preservation of existing affordable low-income housing that is considered at risk of converting to market level rents.
Policy H.4.4:	Encourage the rehabilitation of residential properties by homeowners and property owners

PROGRAM 10: HOME REHABILITATION AND IMPROVEMENT PROGRAMS

The Low-Interest Home Rehabilitation Loan Program and the No-Interest Home Rehabilitation Deferred Loan Program are available to qualified homeowners and owners of rental property to rehabilitate dwelling units in need of repair. The Low-Interest Home Rehabilitation Loan Program is available to homeowners who have resided in the property at least one year and have limited assets may borrow up to \$10,000 and pay back at a 4 percent interest rate within 15 years. The No-Interest Home Rehabilitation Deferred Loan Program is available to persons who own and reside in their homes and have limited assets may borrow up to \$10,000 at no interest. The intent of these programs is to promote the preservation of existing housing stock and assist moderate- to lower-income residents.

The Home Improvement Program administered by the Workforce Investment Network Partners provides home repairs for low-income seniors and disabled residents. The repairs are completed by persons in need of employment who have been trained. Most participants are Torrance youths who face barriers to employment. The Home

Improvement Program assists in the City's housing preservation objectives and in the enhancement of employment opportunities.

The number of rehabilitation loans anticipated is approximately 15 for the planning period. The number of home improvement projects anticipated is approximately 900 for the planning period.

Actions:

- Continue to administer the Low-Interest Home Rehabilitation Loan Program and the No-Interest Home Rehabilitation Deferred Loan Program. Provide 15 loans during the 2008-2014 Planning Period.
- Expand marketing of the Rehabilitation Loan Programs by targeting specific residents such as seniors, the disabled. Provide advertising on a semi-annual basis in newsletters, newspapers, or in utility payment mailings. Provide prominent year round advertising on the City's website, public counters and community centers.
- Provide home improvement assistance through the Home Improvement Program. Assist in 900 home improvement projects for low-income seniors and disabled residents during the 2008-2014 Planning Period.

Timeframe: Ongoing

Responsible Agency: Redevelopment Agency; Workforce Investment Network Partners

Funding Sources: Redevelopment funds

PROGRAM 11: PRESERVATION OF AFFORDABLE RENTAL HOUSING

Over the next ten years (2008-2018), two assisted developments that provide 112 affordable units have expiring affordability covenants. Both JCI Gardens and Accessible Apartments 2 are owned and operated by nonprofit organizations and as such, are considered to be at low risk of conversion to market rate. Long-term affordability is fairly secure for these projects, as this is consistent with the nonprofits' missions to provide affordable housing for the elderly, disabled, and low-income families. Both property owners indicated that they renew their HUD contracts annually and plan to do so in the future. As such, no changes in ownership are anticipated.

Actions:

- Support in the preservation of 112 affordable units at risk of converting to market rents by:
 - Consulting annually with property owners of affordable housing in the City to gauge the likelihood of conversion of affordable units and discuss opportunities for the

preservation of affordable housing units at risk of converting to market rents.

- Offering technical assistance to affordable housing owners with at-risk units such as providing information on transfer of ownership opportunities and funding opportunities (federal, state, or local).
- If any property owners of affordable developments indicate plans to convert to market rate, the City will contact qualified entities to inform them of opportunities to acquire and continue affordability of at-risk units and will work with residents to provide tenant education in regards to affordable housing options, including the potential availability and priority for Section 8 Housing Choice Vouchers.

Timeframe: Ongoing; Initial consultation 2010
Responsible Agency: Community Development Department
Funding Sources: General Fund, HUD Section 8

5.5 PROMOTE EQUAL HOUSING OPPORTUNITY

To fully meet the community's housing needs, the City must assure that housing is accessible to all residents, regardless of race, religion, family status, age, or physical disability.

OBJECTIVE H.5:	Promote equal housing opportunity for all residents.
Policy H.5.1:	Continue to enforce fair housing laws prohibiting discrimination in the building, financing, selling, or renting of housing on the basis of race, ethnicity, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.

PROGRAM 12: REASONABLE ACCOMMODATION

The Fair Housing Act, as amended in 1988, requires that cities and counties provide reasonable accommodation to rules, policies, practices, and procedures where such accommodation may be necessary to afford individuals with disabilities equal housing opportunities. While fair housing laws intend for all people have equal access to housing, the law also recognizes that people with disabilities may need extra tools to achieve equality. Reasonable accommodation is one of the tools intended to further housing opportunities for people with disabilities. Reasonable accommodation provides a means of requesting from the local government flexibility in the application of land use and zoning regulations or, in some

instances, even a waiver of certain restrictions or requirements because it is necessary to achieve equal access to housing. Cities and counties are required to consider requests for accommodations related to housing for people with disabilities and provide the accommodation when it is determined to be “reasonable” based on fair housing laws and case law interpreting the statutes.

Actions:

- Create a process for making requests for reasonable accommodation to land use and zoning decisions and procedures regulating the siting, funding, development and use of housing for people with disabilities.
- Provide information to residents on reasonable accommodation procedures via public counters and the City website.

Timeframe: By 2010

Responsible Agency: Community Development Department

Funding Sources: General Fund

PROGRAM 13: LAND USE CODE DEFINITIONS

The definition of “family” may limit access to housing for persons with disabilities when municipalities narrowly define the word, illegally limiting the development of group homes for persons with disabilities, but not for housing similar sized and situated families. The definition of family in Torrance is not discriminatory. However, the City’s definition of “family” is old and may impede development in some situations. As such, the City will amend its Land Use Code to revise the definition of family to be flexible for a variety of household types, consistent with State and federal laws.

Action:

- Amend the Torrance Land Use Code to revise the definition of family.

Timeframe: By 2010

Responsible Agency: Community Development Department

Funding Sources: General Fund

PROGRAM 14: ENFORCE FAIR HOUSING LAWS

To assist in education and awareness of fair housing protections, the Housing Office provides information packets about fair housing laws to all participants of the rental assistance programs.

Actions:

- Continue to abide by and enforce fair housing laws.
- Continue to provide information to help increase awareness of fair housing protections

- Provide referral and assistance to people who claim to be victims of housing discrimination.

Timeframe: Ongoing

Responsible Agency: Community Development Department

Funding Sources: General Fund

5.6 SUMMARY OF QUANTIFIED OBJECTIVES

Table H-47 summarizes the City's quantified objectives for the 2008-2014 planning period by income group.

- Facilitate construction of 1,063 new housing units, representing the City's remaining RHNA of 468 units for very low-income households, 292 units for low-income households, and 303 units for moderate-income households
- Rehabilitation of 15 existing units through the City's rehabilitation loan programs
- Conservation of 112 units at risk of converting to market rate

Table H-47
Summary of 2008-2014 Quantified Objectives

	Income Level					Total
	Extremely Low ¹⁹	Very Low	Low	Moderate	Above Moderate	
RHNA	234	234	292	312	756	1,828
Construction Objective (remaining RHNA)		468	292	303	--	1,063
Rehabilitated Objective		--	--	15	--	15
Conservation Objective	28	28	56	--	--	112

¹⁹ State law allows local jurisdictions to use 50% of the very low income category to represent households of extremely low-income (less than 30 percent of the MFI).

SITES INVENTORY TABLE

Table H-48 Sites Inventory Table

General Site Description	Parcel Number (APN)	General Plan Designation	Zoning	Allowable Density (du/ac)	Acres	Current Use	Realistic Capacity	Infrastructure Capacity	On-Site Constraints	Consolidation Potential
Vacant	4067-010-037	R-OF	CR	31	0.067	vacant	1	yes	no	
Vacant	4083-004-021	R-LM	R2	18	0.103	vacant	1	yes	no	yes
Vacant	4083-004-022	R-LM	R2	18	0.103	vacant	1	yes	no	
Vacant	4084-008-058	R-LM	R2	18	0.211	vacant	3	yes	no	yes
Vacant	4084-008-059	R-LM	R2	18	0.211	vacant	3	yes	no	
Vacant	7371-021-022	R-OF	RP	31	0.337	vacant	4	yes	no	
Vacant	7511-019-026	R-MD	R3	31	0.184	vacant	4	yes	no	
Vacant	7514-005-002	R-MD	R3	31	0.115	vacant	3	yes	no	yes
Vacant	7514-005-003	R-MD	R3	31	0.121	vacant	3	yes	no	
Vacant	7517-038-900	R-LO	R1	9	0.161	vacant	1	yes	no	
Vacant	7517-038-901	R-LO	R1	9	0.138	vacant	1	yes	no	
Vacant	7519-018-104	R-LO	R1	9	0.151	vacant	1	yes	no	
Vacant	4096-019-055	C-GEN	C-3	31	0.700	vacant	16	yes	no	
Vacant	7524-008-029	R-LM	ML(C4)	18	0.846	vacant	11	yes	no	
Vacant	7531-016-047	R-LO	R1	9	0.051	vacant	0	yes	topographic	yes
Vacant	7531-016-048	R-LO	R1	9	0.065	vacant	0	yes	topographic	
Vacant	7531-016-049	R-LO	R1	9	0.098	vacant	1	yes	topographic	yes
Vacant	7547-001-007	R-LO	A1	9	0.401	vacant	yes	yes	topographic	
Vacant	7547-001-008	R-LO	A1	9	0.275	vacant	yes	yes	topographic	yes
Vacant	7547-001-009	R-LO	A1	9	0.276	vacant	yes	yes	topographic	
Vacant	7547-001-014	R-LO	A1	9	0.086	vacant	yes	yes	topographic	yes
Vacant	7547-001-015	R-LO	A1	9	0.064	vacant	yes	yes	topographic	
Vacant	7547-001-018	R-LO	A1	9	0.685	vacant	yes	yes	topographic	yes
Vacant	7547-001-019	R-LO	A1	9	0.319	vacant	yes	yes	topographic	
Vacant	7547-001-020	R-LO	A1	9	0.321	vacant	yes	yes	topographic	
Vacant	7547-001-021	R-LO	A1	9	0.307	vacant	yes	yes	topographic	
Vacant	7547-001-024	R-LO	A1	9	0.230	vacant	yes	yes	topographic	
Vacant	7547-001-025	R-LO	A1	9	0.136	vacant	yes	yes	topographic	
Vacant	7547-001-026	R-LO	A1	9	0.123	vacant	yes	yes	topographic	
Vacant	7547-001-028	R-LO	A1	9	0.039	vacant	yes	yes	topographic	
Vacant	7547-002-005	R-LO	A1	9	18.067	vacant	yes	yes	topographic	
Vacant	7547-002-006	R-LO	A1	9	0.011	vacant	yes	yes	topographic	
Vacant	7547-002-007	R-LO	A1	9	0.030	vacant	yes	yes	topographic	
Vacant	7547-002-008	R-LO	A1	9	0.046	vacant	yes	yes	topographic	
Vacant	7547-002-009	R-LO	A1	9	0.058	vacant	yes	yes	topographic	
Vacant	7547-002-010	R-LO	A1	9	0.067	vacant	yes	yes	topographic	
Vacant	7547-002-011	R-LO	A1	9	1.698	vacant	15	yes	topographic	
Downtown Redevelopment 1a	7355-030-017	C-CTR	DRP	45	0.562	Industrial	25	yes	no	yes
Downtown Redevelopment 1b	7355-030-018	C-CTR	DRP	45	0.094	Parking Lot	4	yes	no	
Downtown Redevelopment 1c	7355-030-019	C-CTR	DRP	45	0.094	Parking Lot	4	yes	no	
Downtown Redevelopment 1d	7355-030-020	C-CTR	DRP	45	0.094	Parking Lot	4	yes	no	
Downtown Redevelopment 2a	7355-030-004	C-CTR	DRP	45	0.195	Warehouse	9	yes	no	
Downtown Redevelopment 2b	7355-030-005	C-CTR	DRP	45	0.098	Industrial	4	yes	no	
Downtown Redevelopment 2c	7355-030-006	C-CTR	DRP	45	0.098	Industrial	4	yes	no	
Downtown Redevelopment 2d	7355-030-007	C-CTR	DRP	45	0.098	Industrial	4	yes	no	
Downtown Redevelopment 2e	7355-030-008	C-CTR	DRP	45	0.098	Industrial	4	yes	no	
Downtown Redevelopment 2f	7355-030-009	C-CTR	DRP	45	0.098	Industrial	4	yes	no	
Downtown Redevelopment 2g	7355-030-010	C-CTR	DRP	45	0.195	Industrial	9	yes	no	
Scattered Sites	4087-007-022	R-MH	R3	44	0.204	SFR 1 unit	7	yes	no	
Scattered Sites	4087-012-002	R-MD	R3	31	0.139	SFR 1 unit	3	yes	no	yes
Scattered Sites	4087-012-021	R-MD	R3	31	0.123	SFR 1 unit	3	yes	no	
Scattered Sites	4087-012-022	R-MD	R3	31	0.123	SFR 1 unit	3	yes	no	
Scattered Sites	4087-012-023	R-MD	R3	31	0.123	SFR 1 unit	3	yes	no	
Scattered Sites	4087-013-020	R-MD	R3	31	0.132	SFR 1 unit	3	yes	no	

Table H-48 Sites Inventory Table

General Site Description	Parcel Number (APN)	General Plan Designation	Zoning	Allowable Density (du/ac)	Acres	Current Use	Realistic Capacity	Infrastructure Capacity	On-Site Constraints	Consolidation Potential
Scattered Sites	4087-013-021	R-MD	R3	31	0.132	SFR 1 unit	3	yes	no	yes
Scattered Sites	4087-013-022	R-MD	R3	31	0.131	SFR 1 unit	3	yes	no	
Scattered Sites	4089-018-013	R-MD	R3	31	0.129	SFR 1 unit	3	yes	no	yes
Scattered Sites	4089-018-014	R-MD	R3	31	0.126	SFR 1 unit	3	yes	no	
Scattered Sites	4089-020-001	R-MD	R3	31	0.126	SFR 1 unit	3	yes	no	yes
Scattered Sites	4089-020-002	R-MD	R3	31	0.129	SFR 1 unit	3	yes	no	
Scattered Sites	4089-020-017	R-MD	R3	31	0.129	SFR 1 unit	3	yes	no	
Scattered Sites	4089-020-018	R-MD	R3	31	0.126	SFR 1 unit	3	yes	no	
Scattered Sites	4089-024-011	R-MD	R3	31	0.119	SFR 1 unit	3	yes	no	yes
Scattered Sites	4089-024-012	R-MD	R3	31	0.140	SFR 1 unit	3	yes	no	
Scattered Sites	4089-024-013	R-MD	C2	31	0.140	SFR 1 unit	3	yes	no	
Scattered Sites	4089-024-014	R-MD	C2	31	0.119	SFR 1 unit	3	yes	no	
Scattered Sites	4089-025-011	R-MD	R3	31	0.119	SFR 1 unit	3	yes	no	yes
Scattered Sites	4089-025-012	R-MD	R3	31	0.140	SFR 1 unit	3	yes	no	
Scattered Sites	4089-025-014	R-MD	R3	31	0.119	SFR 1 unit	3	yes	no	
Scattered Sites	4092-005-014	R-MD	R3	31	0.143	SFR 1 unit	3	yes	no	yes
Scattered Sites	4092-005-015	R-MD	R3	31	0.143	SFR 1 unit	3	yes	no	
Scattered Sites	4092-005-016	R-MD	R3	31	0.143	SFR 1 unit	3	yes	no	
Scattered Sites	4092-005-018	R-MD	R3	31	0.143	SFR 1 unit	3	yes	no	
Scattered Sites	4092-005-070	R-MD	R3	31	0.138	SFR 1 unit	3	yes	no	
Scattered Sites	4092-019-013	R-MH	R3	44	0.115	SFR 1 unit	4	yes	no	yes
Scattered Sites	4092-019-014	R-MH	R3	44	0.115	SFR 1 unit	4	yes	no	
Scattered Sites	4095-020-027	R-MD	RP	31	0.177	Office Building	4	yes	no	yes
Scattered Sites	4095-020-030	R-MD	A1/R2	31	3.111	rear parking lot/misc church building	72	yes	no	
Scattered Sites	7357-011-007	R-MD	R-3-3	31	0.137	SFR 1 unit	3	yes	no	yes
Scattered Sites	7357-011-008	R-MD	R-3-3	31	0.137	SFR 1 unit	3	yes	no	
Scattered Sites	7357-011-009	R-MD	R-3-3	31	0.137	SFR 1 unit	3	yes	no	
Scattered Sites	7357-011-011	R-MD	R-3-3	31	0.137	SFR 1 unit	3	yes	no	yes
Scattered Sites	7357-011-012	R-MD	R-3-3	31	0.137	SFR 1 unit	3	yes	no	
Scattered Sites	7357-011-018	R-MD	R3	31	0.137	SFR 1 unit	3	yes	no	
Scattered Sites	7357-011-019	R-MD	R3	31	0.137	SFR 1 unit	3	yes	no	
Scattered Sites	7357-011-020	R-MD	R3	31	0.137	SFR 1 unit	3	yes	no	
Scattered Sites	7357-011-021	R-MD	R3	31	0.132	SFR 1 unit	3	yes	no	
Scattered Sites	7357-011-022	R-MD	R3	31	0.137	SFR 1 unit	3	yes	no	
Scattered Sites	7357-011-023	R-MD	R3	31	0.137	SFR 1 unit	3	yes	no	
Scattered Sites	7357-011-024	R-MD	R3	31	0.137	SFR 1 unit	3	yes	no	
Scattered Sites	7357-011-025	R-MD	R3	31	0.144	SFR 1 unit	3	yes	no	

Table H-48 Sites Inventory Table										
General Site Description	Parcel Number (APN)	General Plan Designation	Zoning	Allowable Density (du/ac)	Acres	Current Use	Realistic Capacity	Infrastructure Capacity	On-Site Constraints	Consolidation Potential
Scattered Sites	7357-021-024	R-MD	R3	31	0.911	Club	21	yes	no	
Scattered Sites	7359-017-016	R-MD	CR-PP	31	0.746	Office Building	17	yes	no	
Scattered Sites	7378-003-090	R-MD	R3	31	0.166	SFR 1 unit	4	yes	no	yes
Scattered Sites	7378-003-091	R-MD	R3	31	0.166	SFR 1 unit	4	yes	no	
Scattered Sites	7378-003-092	R-MD	R3	31	0.165	SFR 1 unit	4	yes	no	
Scattered Sites	7378-003-093	R-MD	R3	31	0.165	SFR 1 unit	4	yes	no	
Scattered Sites	7378-003-094	R-MD	R3	31	0.165	SFR 1 unit	4	yes	no	
Scattered Sites	7378-003-095	R-MD	R3	31	0.163	SFR 1 unit	4	yes	no	
Scattered Sites	7378-003-096	R-MD	R3	31	0.180	SFR 1 unit	4	yes	no	
Scattered Sites	7378-003-120	R-MD	R3	31	0.169	SFR 1 unit	4	yes	no	
Scattered Sites	7514-006-001	R-MD	R3	31	0.164	SFR 1 unit	4	yes	no	
Scattered Sites	7524-013-046	R-MH	R3	44	2.410	Church	80	yes	no	
Scattered Sites	7357-010-010	R-MD	R3	31	0.138	SFR 1 unit	3	yes	no	yes
Scattered Sites	7357-010-011	R-MD	R3	31	0.133	SFR 1 unit	3	yes	no	
Scattered Sites	7357-007-008	R-MD	R3	31	0.162	SFR 1 unit	4	yes	no	
Scattered Sites	7357-007-009	R-MD	R3	31	0.303	SFR 1 unit	7	yes	no	
Apple Avenue	7359-016-001	R-MD	R3	31	0.19	SFR 1 unit	4	yes	no	yes
Apple Avenue	7359-016-002	R-MD	R3	31	0.19	SFR 1 unit	5	yes	no	
Apple Avenue	7359-016-003	R-MD	R3	31	0.19	SFR 1 unit	4	yes	no	
Apple Avenue	7359-016-004	R-MD	R3	31	0.19	SFR 1 unit	4	yes	no	
Apple Avenue	7359-016-005	R-MD	R3	31	0.20	SFR 1 unit	5	yes	no	
Apple Avenue	7359-016-006	R-MD	R3	31	0.20	SFR 1 unit	5	yes	no	
Apple Avenue	7359-016-007	R-MD	R3	31	0.28	SFR 1 unit	6	yes	no	
Apple Avenue	7359-015-005	R-MD	R3	31	0.18	SFR 1 unit	4	yes	no	
Apple Avenue	7359-015-010	R-MD	R3	31	0.12	SFR 1 unit	3	yes	no	yes
Apple Avenue	7359-015-011	R-MD	R3	31	0.11	SFR 1 unit	3	yes	no	
Santa Fe Avenue	7359-013-031	R-MD	R3	31	0.14	SFR 1 unit	3	yes	no	yes
Santa Fe Avenue	7359-013-032	R-MD	R3	31	0.14	SFR 1 unit	3	yes	no	
Santa Fe Avenue	7359-013-033	R-MD	R3	31	0.14	SFR 1 unit	3	yes	no	
Santa Fe Avenue	7359-013-051	R-MD	R3	31	0.14	SFR 1 unit	3	yes	no	
Gramercy Avenue	7357-012-021	R-MD	R-3-3	31	0.14	SFR 1 unit	3	yes	no	yes
Gramercy Avenue	7357-012-022	R-MD	R-3-3	31	0.14	SFR 1 unit	3	yes	no	
Gramercy Avenue	7357-012-023	R-MD	R-3-3	31	0.13	SFR 1 unit	3	yes	no	
Gramercy Avenue	7357-005-008	R-MD	R-3-3	31	0.14	SFR 1 unit	3	yes	no	yes
Gramercy Avenue	7357-005-009	R-MD	R-3-3	31	0.11	SFR 1 unit	2	yes	no	
Gramercy Avenue	7357-005-010	R-MD	R-3-3	31	0.15	SFR 1 unit	3	yes	no	
Gramercy Avenue	7357-005-011	R-MD	R-3-3	31	0.23	SFR 1 unit	5	yes	no	
Gramercy Avenue	7357-012-014	R-MD	R-3-3	31	0.27	SFR 1 unit	6	yes	no	
Gramercy Avenue	7357-012-015	R-MD	R-3-3	31	0.15	SFR 1 unit	3	yes	no	
Gramercy Avenue	7357-012-016	R-MD	R-3-3	31	0.15	SFR 1 unit	3	yes	no	
Gramercy Avenue	7357-012-017	R-MD	R-3-3	31	0.13	SFR 1 unit	3	yes	no	
Hawthorne Boulevard CSP	7525-023-024	C-CTR	DA-I	89	5.21	Parking Lot	460	yes	no	
Lomita Boulevard	7378-003-121	C-GEN	MP	30	2.45	Office Building	36	yes	no	

Affordability Level Total Units
 Very Low 468 units